Office of the
Comptroller of the Currency
Washington, DC 20219

LARGE BANK

PUBLIC DISCLOSURE

September 26, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens Bank, N.A.

One Citizens Plaza
Providence, RI 02903

Office of the Comptroller of the Currency

Large Bank Supervision
Constitution Center
400 7th Street, S.W.
Washington, DC 20219

NOTE: 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, and should not 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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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The following table indicates the performance level of Citizen's Bank, N.A. with respect to the Lending, Investment, and Service Tests:

Performance Levels	Citizens Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on excellent performance in eleven of the 13 rating areas and good performance in two rating areas.
- The Investment Test rating is based on excellent performance in each of the 13 rating areas.
- The Service Test rating is based on excellent performance in seven of the 13 rating areas, good performance in five rating areas, and adequate performance in one rating area, with the Outstanding performances in the Boston Combined Statistical Area (CSA), Philadelphia CSA, and the state of Pennsylvania carrying the greatest weight.

Lending in Assessment Area

An adequate percentage of the bank's loans are in its assessment areas (AAs).

The bank originated and purchased 48.9 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. It was noted that the bank engages in mortgage lending that is offered nationwide or outside the bank's traditional footprint, which had the effect of lowering the in/out ratio. This had a neutral impact on the geographic distribution of lending by income level of the geography.

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total	Dollar Amount of Loans $(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$	%	$	%	$(000s)
Home Mortgage	210,558	41.1	301,864	58.9	512,422	45,122,014	34.3	86,335,233	65.7	131,457,247
Small Business	112,829	75.6	36,487	24.4	149,316	6,549,034	76.5	2,010,057	23.5	8,559,091
Total	**323,387**	**48.9**	**338,351**	**51.1**	**661,738**	**51,671,048**	**36.9**	**88,345,290**	**63.1**	**140,016,337**

Source: Bank Data
Due to rounding, totals may not equal 100.0%

Description of Institution

Citizens Bank, N.A. (CBNA, Citizens, or the bank) is an interstate bank headquartered in Providence, RI. CBNA is a wholly owned subsidiary of Citizens Financial Group (CFG), also headquartered in Providence, RI. On January 2, 2019, Citizens Bank of Pennsylvania (CBP), a state-chartered affiliate bank, was merged into CBNA adding over 340 branches and $34 billion in assets to CBNA. CBP was rated Outstanding by the Federal Deposit Insurance Corporation (FDIC) at its last CRA evaluation dated June 5, 2018.

As of December 31, 2021, CBNA had assets of $188.1 billion, deposits of $157.1 billion, tier 1 capital of $17 billion, and was the 16th largest U.S. bank based on assets. The bank's loan portfolio totaled $129.9 billion and included $54 billion in real estate loans, $41.3 billion in commercial loans, and $31.6 billion in loans to individuals, with an allowance for loan and lease losses of $1.8 billion.

CBNA is a full-service commercial bank that offers a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations, and institutions. As of December 31, 2021, CBNA had 942 branch office locations and 1,720 ATMs (1,588 deposit-taking) within its AAs. CBNA had 13 rating areas that included four multistate metropolitan statistical areas (MMSA) in which the bank operated in two or more states and nine state ratings. The bank conducts operations in Connecticut, Delaware, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, and Vermont. At the request of the bank, community development (CD) investments made by CitizensOne Community Development Corporation, a CBNA subsidiary, were considered in the evaluation. Additionally, donations and grants made by the Citizens Charitable Foundation were considered in the evaluation.

There are no legal, financial, or other impediments to CBNA's ability to help meet the credit needs within its communities.

CBNA received an Outstanding rating at its prior CRA evaluation by the OCC, dated September 30, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses the bank's CRA performance under the large retail bank Lending, Investment, and Service Tests. The evaluation period is January 1, 2019, to December 31, 2021.

In March 2020, the U.S. began to face a pandemic from the coronavirus disease of 2019 (COVID-19) that resulted in economic uncertainties, including business shutdowns and increased unemployment. The federal government instituted several programs and initiatives to assist businesses and individuals, including the Payroll Protection Program (PPP), mortgage foreclosure and eviction protection programs, and extended unemployment benefits. OCC examiners considered the bank's participation in addressing community and customer needs during COVID-19 in the Lending, Investment, and Service tests of this evaluation.

Description of Factors Considered Under Each Performance Test

Lending Test

In evaluating the bank's lending performance, the OCC reviewed and evaluated home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA), small loans to businesses reported under the Community Reinvestment Act (CRA), and CD loans. The bank did not originate or purchase any farm loans during the evaluation period. Mortgage loans were the bank's primary loan product in each of its AAs. CBNA did not elect to have consumer loans considered during this CRA evaluation and consumer loans do not constitute a significant majority of lending.

The OCC generally gave equal weighting to geographic and borrower distribution components of the Lending Test. When evaluating the geographic distribution of loans within an AA, the OCC gave greater weight to CBNA's performance in moderate-income tracts in instances where there were a limited number of owner-occupied housing units or businesses in the low-income tracts in that AA. When evaluating the distribution of home mortgage loans based on the income level of the borrower, the OCC considered the poverty level and housing affordability in the AAs to identify challenges to home mortgage lending within the bank's AAs. The OCC also considered the volume of CD loans and the degree of responsiveness of those loans to the needs in the community. To provide perspective regarding the relative level of CD lending, examiners allocated a portion of the bank's tier 1 capital to each AA based on its pro rata share of deposits as a means of comparative analysis. The level of CD lending in each AA had a positive, neutral, or negative effect on the rating area's lending test, as applicable.

To assess the bank's lending activity in each AA, the OCC compared the bank's market share and rank of loans using peer loan data to its market share and rank in deposits using FDIC deposit market share data as of June 30, 2021. Deposit market share data includes deposit data for FDIC-insured institutions such as banks and savings and loan associations but not credit unions. For mortgage loans, the OCC utilized market share reports as of 2021, and for small loans to businesses, market share reports as of 2020 because more current data was not available when this evaluation was performed.

Investment Test

The OCC's analysis of qualified investments included the investment portfolio as well as donations and grants made during the evaluation period that had CD as its primary purpose. Qualified investments included investments that met the definition of CD and were made prior to the current evaluation period and were still outstanding or were made during the current evaluation period. Examiners considered prior-period investments at the book value of the investment at the end of the current evaluation period and current-period investments at their original investment amount. To provide perspective regarding the relative level of qualified investments, examiners allocated a portion of the bank's tier 1 capital to each AA based on its pro rata share of deposits as a means of comparative analysis. The OCC also considered the responsiveness of investments to the needs of the communities, the complexity of investments, and whether the bank acted in a leadership position. The bank utilized low-income housing tax credits (LIHTC), New Market Tax Credits (NMTC), and Historical Tax Credits (HTC) in many of its AAs.

Service Test

The OCC gave primary consideration to CBNA's performance in delivering retail products and services to geographies and individuals of different income levels through the distribution of branches. The OCC focused on branches in low- and moderate-income (LMI) geographies. The OCC evaluated the range of products and services offered by CBNA through its branch network with emphasis on accessibility to LMI borrowers. Products and services offered are consistent throughout the branch network. The OCC specifically focused on any differences in branch hours and services in LMI geographies compared to those in middle- and upper-income (MUI) geographies. CBNA offers a wide range of traditional deposit and banking products and services. The bank offers multiple alternative delivery systems (ADS) commensurate with standard industry offerings including automated teller machines (ATMs), telephone and online banking (OLB), electronic bill-pay, remote deposit capture, and mobile banking options. The OCC evaluated the level of retail services provided to LMI borrowers through a bank-provided analysis by comparing the level of ADS usage at the start of the exam period and the end of the exam period for LMI customers as well as the level of usage by LMI households. ADS usage had a positive impact on each full-scope assessment area. The OCC evaluated CBNA's record of providing CD services. The primary consideration was responsiveness of the services to the needs of the community. The OCC gave the most consideration to CD services that addressed critical needs and/or were most impactful to the AA.

In the full-scope AAs, examiners considered branches located in MUI geographies that served and improved access for LMI customers or customers in LMI geographies if those branches were physically close to LMI geographies and if those branches served a larger population of LMI individuals, as determined by transactional data, than the population living in those geographies. Examiners gave positive consideration when a MUI branch was within one-quarter of a mile from one or more LMI census tracts. For those proximity qualified branches, examiners determined if LMI tract residents opened demand deposit accounts at a rate higher than the overall LMI population in the rating area.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), MMSA, or CSA are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings and multistate CSA ratings. The PE is presented by multistate CSA rating areas followed by each state in alphabetical order.

The multistate CSA ratings are based on the bank's performance within that CSA. State ratings are based primarily on conclusions in the AA(s) reviewed using full-scope procedures while also considering performance in the limited-scope AAs.

Limited-scope procedures focused primarily on quantitative data, with consideration of qualitative data generally limited to demographic and competitive factors. Performance in limited-scope AAs was considered as stronger than, weaker than, or consistent with overall performance in full-scope AAs within the rating area. Based on these conclusions, there was a positive, negative, or neutral impact on the state rating.

In each AA, mortgage loans were weighted more heavily than small loans to businesses. The loan distribution analyses compared HMDA loans and loans to small businesses to demographic and aggregate data under the applicable lending test components. Aggregate data illustrates how the bank is performing relative to other lenders in the AA and provides context as to the reasonableness of the bank's performance. Examiners weighted demographic comparisons more heavily than aggregate performance.

In arriving at overall conclusions, the Boston CSA was most heavily weighted as this area accounted for 51.4 percent of the bank's total domestic deposits, and 38.5 percent of the bank's HMDA and small loans to businesses lending during the evaluation period. The Philadelphia CSA, which represented 13.7 percent of deposits and 16.2 percent of lending, and the state of Pennsylvania, which represented 9.7 percent of deposits and 10.8 percent of lending, were also given considerable weight based on the volume of deposits and lending.

Other Information

Assessment Areas (AAs) - The OCC determined that all bank AAs consisted of whole geographies and met the requirements of the regulation. The areas reasonably reflected the different trade areas that CBNA's branches serviced and did not arbitrarily exclude any LMI areas.

Deposit Market Share - The OCC used summary deposit data reported to the FDIC as of June 30, 2021. This was the most recent public data available during the evaluation period.

Lending Market/Peer Data – Due to timing and release of data, the OCC used 2021 peer mortgage data and 2020 peer small loans to businesses data reported to the Federal Financial Institutions Examination Council.

Lending Gap Analysis – Summary reports and maps were reviewed, and lending activity of home mortgage loans and small loans to business were analyzed over the evaluation period to identify any gaps in the geographic distribution of loans in each full-scope AA.

Unemployment rate – In most cases, unemployment rates referenced are the MSA non-seasonally adjusted rate as published monthly by the U.S. Bureau of Labor Statistics (BLS). In a CSA, the rate is for the MSA comprising most of the CSA unless otherwise noted.

CD Lending outside of CBNA AAs[1] – CBNA originated 15 CD loans totaling $313 million for activities that occurred outside of its delineated AAs. Nine of these loans, totaling $210.4 million, were originated while the June 2020 rule was in effect and support the bank's overall rating.

Flexible and Innovative Lending Products

The bank's innovative and flexible loan product offerings include both bank-developed and government-sponsored loan programs that help to meet the credit needs of LMI borrowers. CBNA originated loans through the Federal Housing Administration (FHA), Veteran's Administration (VA), Massachusetts Housing Partnership (MHP), Pennsylvania Housing Finance Agency (PHFA), Connecticut Housing Finance Authority (CHFA), and State of New York Mortgage Agency (SONYMA). Although products provided through the federal or state governments are not necessarily innovative, the loan products provide flexibility to consumers and businesses seeking financing. A summary of CBNA's innovative and/or flexible loan products or programs offered are as follows:

GoalBuilder Home Equity Line of Credit (HELOC) – Introduced in the fourth quarter of 2020, this new product was designed to address the specific needs of LMI borrowers and borrowers situated in LMI communities. A customer is eligible to apply if their primary residence is in a LMI geography or if the customer's income is 80 percent or less than the average area median income (AMI). Additional features are a lower minimum line ($5,000) and no annual fee. By remaining available during the pandemic, the GoalBuilder HELOC offered eligible LMI homeowners a credit solution in tough economic times. During the evaluation period, 307 loans were originated totaling $6.2 million.

Destination Home Loan Program (DHM) – This program offers eligible, prospective homeowners an opportunity to buy a home with a minimal down payment and an affordable, low-monthly mortgage payment. The flexible terms, absence of private mortgage insurance (PMI), and subsidized pricing of this loan product allows borrowers to qualify for a mortgage when they otherwise may not have been able to. This product is considered innovative because it offers eligible borrowers above market loan-to-value financing at a low, long-term fixed interest rate. The flexible combination of higher loan-to-values and low, long-term fixed interest rates allow CBNA to keep down-payment requirements low for homebuyers' while keeping their monthly mortgage payments affordable. Eligible owner-occupant borrowers whose incomes do not exceed 80 percent of median income or, borrowers who purchase their homes in low- or moderate-income census tracts, could receive between 95 percent and 97 percent loan-to-value, 30-year, low fixed-rate financing for home purchases and limited-cash out refinances of 1–4-unit homes. A higher combined loan-to-value of 105 percent is permitted where borrowers leverage community second programs structured as deferred and/or forgivable loans that lowered overall home purchase prices. The absence of PMI allows these loans to be more affordable to LMI borrowers. CBNA requires home buyer education for first-time home buyers. The bank partners with HUD-approved housing counseling agencies to provide this service. During the evaluation period, CBNA originated 1,083 Destination Home Loans totaling $215.1 million.

The Citizens Bank Closing Cost/Down Payment Assistance (CCA) Program - To address affordability gaps in the market, Citizens provides first-time homebuyers, specifically LMI borrowers and/or buyers of property located in a low- or moderate-income census tract, with standard grant funds of 3 percent up to a maximum of $3,000 and up to $7,500 in certain designated CRA areas to be used towards down payment and/or closing costs. Citizens CCA are eligible for use with DHM, Fannie Mae Home Ready, and FHA eligible purchase loans, while Down Payment Assistance can be used in conjunction with the DHM program. CBNA provided $4.1 million in grants to 1,494 borrowers during the evaluation period.

[1] 12 CFR § 25.13 - General performance standards and presumptive rating

COVID-19 Efforts

The worldwide COVID-19 pandemic had a significant impact on the housing market, resulting in increased demand for housing, increased housing prices on a nationwide basis, and increased demand for mortgages. According to Federal Reserve Economic Data (FRED), 30-year interest rates declined to approximately 2.7 percent as of January of 2021 from approximately 4.5 percent as of January of 2019. Per FRED, the median home price for houses sold in the United States increased substantially as a result of increased demand and lower borrowing costs pushing the median national home sale price from $313,000 in January of 2019 to $423,000 in January of 2022, a 38 percent increase in three years. The median 'Days on Market' declined from 87 in January 2019 to a pandemic-low of 36 in June of 2021. At the same time, the supply of new homes declined from 6.9 months in January of 2019 to a pandemic-low of 3.3 months in August of 2020, before increasing to 5.6 months by December of 2021. These factors combined to make available housing more scarce and less affordable, especially for LMI households.

Further, per the Department of Health and Human Services, Office of Human Services Policy,[2] "In 2020, the COVID-19 pandemic and associated recession amplified preexisting employment inequalities. Low-wage workers lost jobs at five times the rate of middle-wage workers, while high-wage employment actually increased over the first year of the pandemic," further exacerbating LMI households' ability to obtain credit or purchase homes.

The COVID Loan Deferment (or Forbearance) program implemented by CBNA had a significant impact during the pandemic. Across all products, forbearance was granted based on a customer self-identifying as being impacted; documentation of COVID hardship was not required. This was done via the Self-Serve-eForm which allowed customers to request a COVID deferral for their loan(s) during the pandemic from their home or electronic device. This innovative option provided customers a self-serve tool to use to obtain their loan's deferral. The portal was very successful and less than a week after launch over 30 percent of the total deferrals were submitted through this portal. Approximately 200,000 customers, across all product lines, received at least one forbearance during the pandemic. Approximately 70 percent of CBNA customers returned to a "current" status after exiting the forbearance period.

Further, Citizen's effectively responded to economic disruptions caused by the COVID-19 pandemic. The bank was a leading lender in the PPP, originating 86,000 PPP loans totaling more than $6.5 billion. These loans provided critical funding for businesses in need during a time of significant economic uncertainty. Citizens achieved this success by utilizing resources from all across the organization and quickly deploying new internal processes.

[2] low-income-covid-19-impacts.pdf (hhs.gov)

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. § 25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau (CFPB), as applicable.

The OCC does not have public information regarding non-compliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution. In determining this institution's overall CRA rating, the OCC has considered information that was made available to the OCC on a confidential basis during its consultations.

The CRA performance rating was not lowered as a result of these findings. Considered were the nature, extent, and strength of the evidence of the practices; the extent to which the institution had policies and procedures in place to prevent the practices; and the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Multistate Metropolitan Statistical Area Rating

Boston-Worcester-Providence, MA-RI-NH-CT (Boston) CSA

CRA rating for the Boston CSA[3]: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, both the overall geographic and borrower distributions of lending were good.
- The bank was a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's service delivery systems were readily accessible to geographies and individuals of different incomes and the bank was a leader in providing CD services.

Description of Institution's Operations in the Boston CSA

The bank delineated multiple AAs within the Boston-Worcester-Providence, MA-RI-NH-CT CSA. These AAs consisted of geographies in Massachusetts, New Hampshire, Connecticut, and Rhode Island and included a substantial portion of the Boston-Cambridge-Newton, MA-NH MSA, the entire Barnstable Town, MA, Providence-Warwick, RI-MA, Worcester, MA-CT, and Manchester-Nashua, NH MSAs, and two non-MSA counties in New Hampshire. The OCC combined these bank-delineated AAs into a single AA (Boston CSA) for analysis and presentation purposes. Refer to appendix A for a list of the counties reviewed.

The Boston CSA represented the largest retail market for the bank in terms of lending, deposits, branches, and ATMs.

CBNA had $78.4 billion in deposits in the Boston CSA representing 51.1 percent of the bank's retail deposits as of June 30, 2021. The local banking environment was highly competitive with 150 FDIC-insured institutions operating 2,325 branches. CBNA ranked third in deposit market share with 12.4 percent. The top two banks in terms of deposit market share are State Street Bank and Trust with 27.9 percent and Bank of America, N.A. with 19.3 percent. CBNA operated 292 branches and 698 ATMs, of which 623 were deposit-taking, in the rating area, representing 31.0 percent of total branches and 40.6 percent of total ATMs. During the evaluation period, the bank originated and purchased $19.9 billion, or 38.5 percent of its total volume of home mortgage loans and small loans to businesses in this AA.

[3] This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

The following table provides a summary of the demographics, including housing, business, and economic information for the Boston CSA AA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Boston CSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,768	11.1	19.2	39.8	28.1	1.8
Population by Geography	8,055,793	9.4	18.6	41.0	30.7	0.3
Housing Units by Geography	3,402,398	9.0	19.3	42.4	29.0	0.2
Owner-Occupied Units by Geography	1,931,765	3.2	13.7	46.4	36.5	0.1
Occupied Rental Units by Geography	1,143,685	18.7	28.3	34.8	17.8	0.5
Vacant Units by Geography	326,948	9.6	21.1	45.4	23.6	0.3
Businesses by Geography	802,600	7.4	15.7	39.4	36.9	0.6
Farms by Geography	19,144	3.3	10.8	46.6	39.2	0.1
Family Distribution by Income Level	1,972,895	22.8	16.5	20.0	40.7	0.0
Household Distribution by Income Level	3,075,450	26.0	14.7	16.6	42.6	0.0
Median Family Income MSA - 12700 Barnstable Town, MA MSA		$80,751	Median Housing Value			$339,010
Median Family Income MSA - 14454 Boston, MA		$90,699	Median Gross Rent			$1,134
Median Family Income MD - 15764 Cambridge-Newton-Framingham, MA		$100,380	Families Below Poverty Level			7.7%
Median Family Income MSA - 31700 Manchester-Nashua, NH MSA		$85,966				
Median Family Income MSA - 39300 Providence-Warwick, RI-MA MSA		$73,950				
Median Family Income MD - 40484 Rockingham County-Strafford County, NH		$90,150				
Median Family Income MSA - 49340 Worcester, MA-CT MSA		$81,137				
Median Family Income Non-MSAs - NH		$71,699				

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The Boston CSA is a high-cost housing area, with high demand for housing and limited available inventory, which significantly limits access to affordable homeownership opportunities among LMI borrowers. The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Boston CSA was $87,635. Based on this information, low-income families earned less than $43,817 and moderate-income families earned less than $70,108. The median housing value in the AA was $339,010 while the National Association of Realtors (NAR) median sales price of a single-family home was $491,900 in calendar year 2019 and increased to $635,800 in the fourth quarter of 2021. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $1,095 for a low-income borrower and $1,752 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment,

homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be $1,820. Low- and moderate-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA was considered in our evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial wherewithal to qualify for a home loan than those with income above poverty. In the Boston CSA, the overall poverty level was 7.7 percent. However, in low-income tracts, the household poverty rate increases to 31 percent and in moderate-income tracts it increases to 17 percent. In MUI tracts, the combined poverty level was 7 percent.

In 2020, CBNA was recognized by the Massachusetts Housing Partnership (MHP) as the top ONE Mortgage Program lender. The MHP is a statewide public non-profit affordable housing organization that works in concert with the Governor and the Department of Housing and Community Development to help increase the supply of affordable housing in Massachusetts. CBNA originated 406 MHP loans, totaling $134 million, during the evaluation period.

Economic Data

According to Moody's Analytics, the Boston, MA portion of the CSA is the business capital of New England. The area is home to several top colleges and universities and as such has a highly skilled and well-educated labor force with dynamic high-tech and biomedical research industries. The unemployment rate in January 2019 was 3.2 percent and peaked at 14.8 percent before declining through the rest of the evaluation period. Housing costs and business costs in the area are high. Major industries include education and health services, professional and business services, and financial services. Major employers in the area include Massachusetts General Hospital; University of Massachusetts; Stop and Shop Supermarkets; Steward Healthcare Systems; Boston University; and State Street Bank. According to the U.S. BLS, as of December 2021 the unemployment rate was 3.7 percent.

The Cambridge-Newton-Framingham, MA MD portion of the CSA has a large presence of biotech and high-tech firms that bolster high-wage employment. Like Boston, the area has a well-educated and highly skilled workforce given that it is home to both Harvard University and the Massachusetts Institute of Technology. Job growth in the area has been strong. Housing costs and the cost of doing business in this portion of the CSA are also high. Major industries include professional and business services; education and health services; and government. Major employers include Beth Israel Lahey Health, Harvard University, The TJX Co., and Massachusetts Institute of Technology. According to the U.S. BLS, as of December 2021 the unemployment rate was 4.3 percent.

The Providence-Warwick, RI MSA portion of the CSA has an economy that is advancing at a modest pace, with job growth generally in line with the regional and national averages. The metro area is closer to its pre-pandemic employment peak than the rest of the Northeast, albeit not as close as the nation. The housing market in the area is strong and the area benefits from its strong link to the Boston market and strong synergies among area hospitals, educational institutions, and research and development firms. Major industries include education and health services, government, and professional and business services. Major employers in the area include Life Span; Care New England; CVS Health Corp; Citizens Financial Group; General Dynamics Electric Boat; and Brown University. According to the U.S. BLS, as of December 2021 the unemployment rate was 5.1 percent.

The Barnstable, MA portion of the CSA has an economy that is regaining its footing following a summer slowdown. Barnstable has recovered more pandemic job losses than the state after suffering a larger initial contraction. The key leisure/hospitality industry is driving job gains, and payrolls are now above their pre-pandemic peak. The unemployment rate is moving sideways as the labor force rises in tandem with payrolls. The housing market is cooling as rapid price gains weigh on affordability and price out buyers. The area is an attractive tourist destination with proximity to greater Boston; however, living and business costs are higher than average, and the area relies on low-wage tourism and retail jobs to help fuel the job market. With one of the largest shares of older residents nationally, the area relies on the in-migration of young workers to propel labor force growth. However, prospects for attracting young workers are dismal due to high costs, which rank among the 10 highest in the region. In addition, potential residents also need to compete for housing against wealthy nonresidents who purchase vacation homes in the area resulting in less affordable housing than average. Major industries include leisure and hospitality; education and healthcare services; government; and retail trade. Major employers in the area include Cape Cod Healthcare; Woods Hole Oceanographic Institution; Steamship Authority; Cape Cod Community College; and Ocean Edge Resort and Golf Club. According to the U.S. BLS, as of December 2021 the unemployment rate was 5.7 percent.

The Worcester, MA portion of the CSA strengths include a significant presence of college and universities, low living costs for New England, and low employment volatility. Despite strength in the large manufacturing industry, recent gains in healthcare and leisure/hospitality were tepid while government and personal services shed staff. The housing market's performance is mixed as house price appreciation is faster than in the Northeast but slower than nationally. Major industries in the area include education and healthcare; government; professional and business services; and retail trade. Major employers in the area include UMass Memorial Healthcare; UMass Medical School; Reliant Medical Group; Saint Vincent Hospital; and MAPFRE USA Corp. According to the U.S. BLS, as of December 2021 the unemployment rate was 5.0 percent.

The Rockingham – Stafford, NH MD portion of the CSA has a strong economy. The area's strengths include lower tax rates than nearby Massachusetts; high educational attainment; positive net migration; and high median household income. The area is a bedroom community for Boston and Cambridge, Massachusetts, with median home prices about one third lower thus making it more affordable for workers from the Boston area to purchase a home. More than one-third of workers in the area commute to jobs outside the region. Major industries in the area include professional and business services; retail trade; and education and healthcare. Major employers in the area include Shaw's Supermarkets; Wentworth-Douglas Hospital; Genesis Healthcare; and SIG Sauer, Inc. According to the U.S BLS s, as of December 2021, the unemployment rate was 3.0 percent.

Community Contacts

A review was conducted of 11 community contacts completed during the evaluation period with organizations located throughout the CSA. The organizations contacted focused on areas such as affordable housing, small business development, and community services. The most prevalent need identified by most contacts was affordable housing. Contacts noted the high cost of housing throughout much of the area and the need to develop more affordable rental and homeownership options. High housing costs and lack of inventory are discouraging and/or preventing many LMI households from potential homeownership opportunities. Many locations in the CSA have significant numbers of unskilled workers in minimum wage jobs whose earnings are insufficient to cover the cost of housing. Additionally, high levels of student loan debt are preventing individuals from qualifying for mortgage loans. Contacts noted the need for commercial development financing to help spur economic development in the downtown or main street areas in several Worcester County localities. Many communities have growing elderly populations in need of affordable as well as accessible housing. Contacts also noted that the COVID-19 pandemic exacerbated food and housing insecurity issues among many LMI households. Credit and community development needs identified include:

- Affordable housing (both owner-occupied and rental)
- Affordable childcare
- Access to transportation services
- Gap financing for community development projects
- Loans for commercial development to revitalize downtown and main street areas
- Bilingual financial services assistance
- Financial education programing, including budgeting for seasonal workers
- Small business loans
- Home rehab funding to help elders age in place

The area was served by numerous non-profit organizations, community-based organizations, CDFIs, loan funds, economic development organizations, and CD organizations that provided opportunities to help meet community needs.

Scope of Evaluation in the Boston CSA

The Boston CSA received a full-scope review. The Boston CSA contributed significantly to the overall bank CRA ratings.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BOSTON CSA

LENDING TEST

The bank's performance under the Lending Test in the Boston CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the Boston CSA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Boston CSA	67,484	43,517	395	111,396

Dollar Volume of Loans ($000s)				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Boston CSA	17,244,946	2,652,687	1,627,458	21,525,091

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 12.4 percent. The bank ranked third among 150 depository financial institutions placing it in the top 2 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 5.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked second among 812 home mortgage lenders in the AA, which placed it in the top 1 percent of lenders. The top three competitors with a combined market share of 12.2 percent were Rocket Mortgage (5.8 percent), Guaranteed Rate, Inc. (3.6 percent), and JPMorgan Chase Bank, N.A. (2.8 percent).

According to peer small business data for 2020, the bank had a market share of 9.3 percent based on the number of small loans to businesses originated or purchased. The bank ranked third out of 309 small business lenders, which placed it in the top 1 percent of lenders. The top three competitors with a combined market share of 30.4 percent were American Express National Bank (15 percent), Bank of America, N.A. (11.5 percent), and Eastern Bank (3.9 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the Boston CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans in low-income geographies was near to the percentage of owner-occupied homes in those geographies and was below the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies was near to both the percentage of owner-occupied homes in those geographies and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the Boston CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was excellent.

The bank's percentage of small loans to businesses in low-income geographies was near to the percentage of businesses in low-income geographies but approximated the aggregate distribution of loans. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses in moderate-income geographies and the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the Boston CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans to low-income borrowers was well below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the Boston CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of approximately 7.1 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less and exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made 395 CD loans totaling $1.6 billion, which represented 18.7 percent of the allocated tier 1 capital. CD loans were primarily made for revitalization/stabilization purposes. By dollar volume, 27 percent of these loans funded affordable housing, 0.3 percent funded economic development, 45.9 percent funded revitalization and stabilization efforts, and 26.8 percent funded community services targeted to LMI individuals.

Examples of CD loans include:

- CBNA provided a $40.7 million construction loan to support the replacement and modernization of 123 units of affordable housing in a moderate-income geography. The project included demolishing six existing buildings and the construction of 81 units in a combination of townhouse and midrise style buildings. In addition to the new construction, the project included the rehabilitation of 42 existing units in seven row house style buildings. The loan also utilized 4 percent LIHTC funding.

- CBNA provided a $22.2 million loan to support construction of 60 new affordable housing units in a moderate-income geography. The development contained 16 units reserved for tenants at or below 30 percent AMI, 12 units reserved for tenants at or below 50 percent AMI, 23 units for tenants at or below 60

percent AMI, and nine units for tenants at or below 80 percent AMI. The project also used both 4 percent and 9 percent LIHTC funding.

- CBNA provided a $8.6 million loan for the construction of 24 new affordable housing units and the rehabilitation of 23 existing affordable housing units. Of the 47 units in the development, 13 units will be offered to families with gross income at or below 30 percent AMI, 18 units to families at or below 50 percent AMI, 11 units offered to families at or below 60 percent AMI, and five units offered to families at or below 80 percent AMI.

Product Innovation and Flexibility

The bank made extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 16,478 loans under flexible lending programs in the AA totaling $4.7 billion. Program volumes included 226 DHM loans totaling $66.7 million, 379 FHA loans totaling $126.9 million, 14,959 FNMA loans totaling $4.2 billion, 222 FNMA Home Ready loans totaling $57.4 million, 51 GoalBuilder HELOCs totaling $1.2 million, 406 MHP loans totaling $134.4 million, 39 No Cost/Low-Cost refinance loans totaling $3.1 million, and 196 VA loans totaling $67.6 million.

The bank provided 216 CCA down payment grants totaling $391,398 within the AA.

INVESTMENT TEST

The institution's performance under the Investment Test in the Boston CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the Boston CSA was excellent.

Number and Amount of Qualified Investments

The institution had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that were not routinely provided by private investors.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Boston CSA	592	596,107	476	493,771	1,068	100	1,089	100	63	246,268

* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 476 investments totaling $493.8 million during the evaluation period, which included 256 qualifying grants and donations totaling $8.6 million to approximately 113 organizations. The dollar volume of current- and prior-period investments represented 12.5 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 98.2 percent of investments supported affordable housing, 0.8 percent funded community services to LMI individuals, and 1 percent supported economic development. The institution made extensive use of innovative and/or complex investments to support CD initiatives. CBNA made 65 tax credit investments totaling $428.1 million in the current period, including LIHTC and NMTC, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $17.8 million in a 76-unit LIHTC project in Roxbury, MA, addressing an identified need for affordable rental housing in the CSA. For the project, 53 of the units are dedicated to families earning less than 60 percent of the AMI, 19 workforce units for families earning up to 100 percent of AMI, and four units at the unrestricted market rate. The project also includes supportive services for the residents.

- A $9.1 million LIHTC for the construction of 135 new units of affordable housing in the redevelopment of an existing affordable housing development in South Boston, MA.

- A $7 million investment in a fund to support the continued revitalization of downtown St. Albans long-term housing and business plan. The project funded 169 rental assistance supported units, with total rent and utility costs not exceeding 30 percent of the occupant's income, and included exterior and interior upgrades as well as increased energy efficiency improvements.

SERVICE TEST

The bank's performance under the Service Test in the Boston CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the Boston CSA was excellent.

Retail Banking Services

Distribution of Branch Delivery System												
Assessment Area	Deposits	Branches						Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography				
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	NA
Boston CSA	100.0	292	100.0	6.5	19.5	39.7	33.9	9.4	18.6	41.0	30.7	0.3

NA stands for not available.

Service delivery systems were readily accessible to geographies and individuals of different income levels in the bank's AA. CBNA's distribution of branches in low-income geographies was below, and in moderate-income geographies exceeded, the percentage of the population living within those geographies. Examiners gave positive consideration for 29 MUI branches located within one-quarter mile of a LMI geography, where the percentage of usage by LMI individuals exceeded the percentage of LMI populations in the AA.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had 698 ATMs in the AA, 623 of which were deposit-taking. CBNA provided data that indicated 68.7 percent of households in low-income geographies, and 70.3 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth quarter of 2021. This was an increase of 18.1 percent for households in low-income geographies, and an increase of 12.7 percent for households in moderate-income geographies, from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Boston CSA	7	67	-5	-11	-36	-8	0

NA stands for not available.

The bank's opening and closing of branches has generally not adversely affected accessibility of its delivery systems in LMI geographies and/or to LMI individuals. During the evaluation period, the bank closed 67 branches, five of which were in low-income geographies and 12 of which were in moderate-income geographies. The branch closures were a result of network optimization. CBNA also opened seven branches during the evaluation period, one of which was located in a moderate-income geography. Despite the large number of closures, the bank maintained an adequate distribution of branches in low-income geographies and an excellent distribution of branches in moderate-income geographies, while providing additional accessibility through ADS and adjacent MUI branches that serve LMI customers.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly low- and moderate-income geographies and/or individuals. CBNA maintained standard business hours and offered traditional banking products for all traditional branch locations in the AA. CBNA maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. for all 207 traditional standalone branch locations in the AA. Of these, 15 branches did not offer hours on Saturdays, four of which were in LMI geographies. The 80 in-store branch locations and one limited-service branch operated from 10:00 a.m. to 5:00 p.m. Monday-Friday and Saturdays from 10:00 a.m. to 3:00 p.m., with the exception of two in-store locations and the limited-service location whose hours were 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays 9:00 a.m. to 12:00 p.m. CBNA also has two drive-thru locations in the AA that are open 24 hours a day. There are also two special purpose branches within the AA that have varying hours. CBNA generally made all services available at all branches with the exception of safe deposit boxes which were not available at 74.3 percent of branches in the AA, and night deposit services which were not available at 8.9 percent of branches in the AA.

Community Development Services

The bank was a leader in providing CD services.

Bank employees provided 2,822 qualified CD service activities to 202 organizations with 11,363 qualified hours within this AA during the evaluation period. Leadership was evident through board or committee participation in 1,237 of these activities with 93 employees providing 4,621 service hours. Citizens delivered 596 financial education sessions reaching 9,416 individuals. The bank's assistance was responsive to identified needs in the AA, particularly with financial education for LMI individuals and families/small business technical assistance.

Service activity examples during the evaluation period include:

- A CBNA director served on the board and committee of an organization providing 120 hours of financial expertise over the evaluation period. The organization provides healthy meal options to those in need in the AA. The meal services included food pantry shopping and other support services such as resources about housing, medical, and fuel assistance.

- A CBNA director served on a board of a club and provided 20 hours of service over the evaluation period. The mission of the club is to enable and inspire children and youth, especially those from diverse or difficult circumstances. The club works on breaking the cycle of poverty which means addressing structural issues that hold children back, including lack of access to educational programming, and lack of exposure to critical opportunities that develop their skills, talents, and passions.

- Employees provided 110 qualified hours of service to a nonprofit organization with a mission to provide access to land, education, and other resources necessary for people in the Greater Providence area to grow food in environmentally sustainable ways as a means to creating a food system where locally produced, affordable, and nutritious food is available to all. During the evaluation period, a member of executive management and three other colleagues served on fundraising and finance committees.

Multistate Metropolitan Statistical Area Rating

New York-Newark, NY-NJ-CT-PA (New York) CSA

CRA rating for the New York CSA[4]: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflected good responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, both the overall geographic and borrower distributions of lending were good.
- The bank was a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were accessible to geographies and individuals of different incomes and the bank was a leader in providing CD services.

Description of Institution's Operations in the New York CSA

The bank delineated multiple AAs within the New York-Newark, NY-NJ-CT-PA (New York) CSA. These AAs consisted of geographies in Connecticut, New York, and Pennsylvania and included a portion of the New York-Newark-Jersey City, NY-NJ-PA MSA, and the entire Poughkeepsie-Newburgh-Middletown, NY, Kingston, NY, New Haven-Milford, CT, Bridgeport-Stamford-Norwalk, CT, and East Stroudsburg, PA MSAs. The OCC combined these bank-delineated AAs into a single AA (New York CSA) for analysis and presentation purposes. Refer to appendix A for a list of the counties reviewed.

The New York CSA was the seventh largest retail market for the bank based on deposits.

Citizens had $6.3 billion in deposits in the New York CSA representing 4.1 percent of the bank's total deposits, as of June 30, 2021. As of December 31, 2021, the bank operated 28 branches and 39 ATMs, of which 38 were deposit-taking, within the rating area, representing 3 percent of total branches and 2.3 percent of total ATMs. The bank originated and purchased approximately $5.5 billion in home mortgage and small business loans within the New York CSA, representing 10.6 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 83 FDIC-insured institutions operating 1,128 branches in the AAs. Citizens ranked ninth in deposit market share with 2 percent. The top three banks by deposit market share are Morgan Stanley Private Bank at 35.3 percent, JP Morgan Chase Bank, N.A. at 10 percent, and People's United Bank, N.A. at 6.8 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

[4] This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

The following table provides a summary of the demographics, including housing, business, and economic information for the New York CSA AA.

Table A – Demographic Information of the Assessment Area

Assessment Area: New York CSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	880	9.5	17.3	33.1	38.9	1.3
Population by Geography	3,847,647	8.3	17.2	34.2	40.0	0.3
Housing Units by Geography	1,556,916	8.1	18.4	35.9	37.5	0.0
Owner-Occupied Units by Geography	913,900	2.8	12.6	36.8	47.8	0.0
Occupied Rental Units by Geography	468,205	17.2	27.6	32.6	22.6	0.0
Vacant Units by Geography	174,811	11.2	24.6	40.3	23.8	0.0
Businesses by Geography	506,155	7.9	14.9	30.9	46.1	0.1
Farms by Geography	12,920	5.9	14.7	34.3	45.1	0.0
Family Distribution by Income Level	938,986	21.2	15.1	17.6	46.0	0.0
Household Distribution by Income Level	1,382,105	24.2	14.2	16.0	45.6	0.0
Median Family Income MSA - 14860 Bridgeport-Stamford-Norwalk, CT MSA		$105,628	Median Housing Value			$358,966
Median Family Income MSA - 20700 East Stroudsburg, PA MSA		$66,783	Median Gross Rent			$1,252
Median Family Income MSA - 28740 Kingston, NY MSA		$74,546	Families Below Poverty Level			7.6%
Median Family Income MSA - 35084 Newark, NJ-PA		$90,570				
Median Family Income MSA - 35300 New Haven-Milford, CT MSA		$80,739				
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ		$67,560				
Median Family Income MSA - 39100 Poughkeepsie-Newburgh-Middletown, NY MSA		$85,780				

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The New York CSA is a high-cost housing area, with high demand for housing and limited available inventory, which significantly limits access to affordable homeownership opportunities among LMI borrowers. The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the New York CSA was $83,619. Based on this information low-income families earned less than $41,809 and moderate-income families earned less than $66,895. The median housing value in the AA was $358,966 while the NAR median sales price of a single-family home was $386,500 in calendar year 2019 and increased to $535,800 in the fourth quarter of 2021. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $1,045 for a low-income borrower and $1,672 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median

housing value would be $1,919. Low- and moderate-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the New York CSA, the overall household poverty level was 7.6 percent.

Economic Data

According to Moody's Analytics, the New York CSA is struggling to close its gap with the nation. Lapsing pandemic-era restrictions have helped leisure/hospitality and healthcare rapidly gain ground, but the pivotal financial services industry is not recovering at the same pace. House price growth has slowed, as diminished demand begins to supplant a lack of inventory. The jobless rate is further above its pre-pandemic low than in any other economy with at least one million residents, even as the labor force shrinks. New York City, which is the center of the CSA, is the financial capital of the U.S., if not the world, making it vulnerable to market swings. The area has experienced persistent out-migration of residents since the start of the COVID-19 pandemic. The area's strengths include being the financial capital of the world, high per capita income and limited exposure to manufacturing, and strong international immigration. Weaknesses include high costs for taxes, housing, office rents, and energy, rapidly aging infrastructure, and troubled fiscal health made worse by population losses. Major employment industries include education and healthcare services, professional and business services, government, and financial activities. Major employers in the area include Montefiore Health System, Mount Sinai Health System, JP Morgan Chase, Bank of America, New York Presbyterian Healthcare, and NYU Langone Medical Center. According to the U.S. BLS, as of December 2021 the unemployment rate was 5.4 percent.

The Dutchess County, NY portion of the rating area is a bedroom community to New York City with lower living costs, a highly educated work force, and strong healthcare and university presence. However, the area is underperforming the already-weak Northeast. Once promising manufacturing has returned to its pre-pandemic decline, in contrast to the payroll growth seen in most of the U.S. On the upside, the area's jobless rate continues to inch further below its pre-pandemic levels even as the workforce grows. House price growth in the metro division has fallen below the New York average. The youth population in the area has been declining at an above average rate for nearly two decades, putting a dent in grade school enrollment and making it unlikely that hiring in K through 12 will support future payroll growth, thus putting the pressure on higher education. The area is home to Bard, Marist, and Vassar colleges, and as such boasts one of the nation's highest shares of employment at private colleges and universities. The return of students to campus has helped bolster payrolls, but the shrinking pool of college-age residents in the Northeast will increase competition among colleges and threaten future enrollment. Major industries are education and health services, government, and retail trade. Major employers in the area include NUVANCE Health, IBM, Vassar Brothers Medical Center, Bard College, and Mid-Hudson Regional Hospital. According to the U.S. BLS, as of December 2021 the unemployment rate was 2.6 percent.

The New Haven, CT portion of the rating area is rapidly losing momentum after recovering jobs at a faster clip than the U.S. Hiring in leisure/hospitality has picked up recently as the impact of the pandemic fades. The unemployment rate continues to trend lower, in line with the regional average. House price appreciation is decelerating more rapidly than it is nationally, partly because of increased out-migration, but a low inventory of homes is keeping upward pressure on prices. The area has lower business costs than New York City and Boston as well as a strong university concentration, led by Yale University. Record enrollment at Yale is leading the university to create new teaching and administrative positions. Growing enrollment will also boost the rental market in the area as a scarcity of on campus housing pushes more students to seek out apartments. Further, the

restart of in-person university events, which traditionally draw not just students but family members, will create positive spillover for consumer businesses. Major industries in the area include education and health services, government, and professional and business services. Major employers in the area include Yale New Haven Health System, Yale University, AT&T, Bozutto's Inc., and Southern Connecticut State University. According to the U.S. BLS, as of December 2021 the unemployment rate was 3.8 percent.

The Fairfield County, CT portion of the rating area has an economy that has slowed markedly. The area has recouped fewer pandemic-induced job losses and trails the nation's payroll recovery, partly because of the heavier losses it suffered in 2020. Recently, payroll growth has been supported by leisure/hospitality, but hiring by the pivotal finance sector has lost steam as growing economic uncertainty weighs on hedge funds. Joblessness is trending lower and remains in line with the regional average while labor force participation is rising, albeit only slightly. After growing at an above-average clip, house price appreciation is decelerating rapidly, driven by increased out-migration. The area is a global financial center with proximity to New York City and a highly educated labor force. Major industries in the area include education and health services, professional and business services, and retail trade. Major employers in the area include Sikorsky Aircraft Corp., Boehringer Ingelheim Corp, ASML US Inc., Ceci Brothers, and Deloitte. According to the BLS, as of December 2021 the unemployment rate was 3.9 percent.

Community Contacts

A review was conducted of 11 community contacts completed during the evaluation period with organizations located throughout the area. The organizations contacted focus on areas such as affordable housing, small business and economic development, and community and social services. Contacts noted the need for affordable housing for both rental housing and homeownership. Many households are either housing insecure or housing stressed, where the cost of their housing is high compared to their income. The COVID-19 pandemic helped to drive up home prices and housing demand as wealthier families from the New York City area relocated to more suburban parts of the rating area for less housing congestion. Access to affordable housing has also been impacted by Air BNB and investor purchases taking many rental units off the market. Lack of affordable inventory, coupled with high taxes and utility costs are keeping LMI families as well as many lower middle-income families from purchasing a home. It is also preventing older residents from downsizing to smaller residences. In addition, high student loan debt is an impediment to homeownership. Contacts noted that many lower middle-class households are struggling to meet day-to-day living expenses and are living paycheck to paycheck. Despite the difficulties they endure, these household make too much money to qualify for state and federal subsidy programs. Contacts also noted the need for greater support for small businesses, particularly smaller minority-owned businesses. Many small businesses suffered during the pandemic and in many cases CARES Act funding was either insufficient or did not reach those businesses that needed funding the most. Contacts noted that financial institutions need to strengthen their relationships with the minority community to ensure that needs are being met. Credit and community development needs identified include:

- Technical assistance and financial education for small businesses
- Affordable rental and homeownership opportunities
- Affordable loans for first time homebuyers
- More efficient and less cumbersome grant making process from financial institutions
- Funding to help improve existing housing stock
- Support for funding for renewable energy

The area was served by numerous non-profit organizations, community-based organizations, CDFIs, loans funds, economic development organizations, and community development organizations that provided opportunities to help meet community needs.

Scope of Evaluation in the New York CSA

The New York CSA received a full-scope review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NEW YORK CSA

LENDING TEST

The bank's performance under the Lending Test in the New York CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the New York CSA was excellent.

Lending Activity

Lending levels reflected good responsiveness to AA credit needs.

Number of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
New York CSA	14,594	4,564	59	19,217

Dollar Volume of Loans ($000s)				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
New York CSA	5,165,867	291,009	158,348	5,615,224

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 2 percent. CBNA ranked ninth among 83 depository financial institutions placing it in the top 11 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 3.9 percent based on the number of home mortgage loans originated or purchased. The bank ranked fifth among 829 home mortgage lenders in the AA, which placed it in the top 1 percent of lenders. The top three lenders with a combined market share of 20.8 percent were Rocket Mortgage (6.4 percent), Wells Fargo Bank N.A. (6.8 percent), and JPMorgan Chase Bank, N.A. (7.6 percent).

According to peer small business data for 2020, the bank had a market share of 1.5 percent based on the number of small loans to businesses originated or purchased. The bank ranked 16th out of 321 small business lenders, which placed it in the top 5 percent of lenders. The top three lenders with a combined market share of 39 percent were American Express National Bank (17.8 percent), JPMorgan Chase Bank, N.A. (13.4 percent), and Bank of America, N.A. (7.8 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the New York CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied homes in those geographies and the aggregate distribution of loans by all lenders. The percentage of home mortgage loans in moderate-income geographies was near to both the percentage of owner-occupied homes in those geographies and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the New York CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was good.

The bank's percentage of small loans to businesses in low-income geographies was below the percentage of businesses in low-income geographies but was near to the aggregate distribution of loans. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses in moderate-income geographies and the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the New York CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans to low-income borrowers was well below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the New York CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 4.3 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less but exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made 59 CD loans totaling nearly $158.3 million, which represented 22.8 percent of the allocated tier 1 capital. CD loans primarily supported job creation and revitalization/stabilization efforts. By dollar volume, 18.1 percent of these loans funded affordable housing, 4.3 percent funded economic development, 60.8 percent funded revitalization and stabilization efforts, and 16.9 percent funded community services targeted to low- and moderate-income individuals.

Examples of CD loans include:

- CBNA originated a $8.2 million loan to support the construction of a five-story building with 81 mixed-income housing units. Of the 81 units, 64 units are reserved for low-income individuals and families earning at or below 60 percent of the AMI. The project was in a low-income census track and qualified for LIHTCs.

- CBNA originated a $3 million loan to support the construction of 70 new units of housing including 50 affordable units and 20 units offered at market-rate. Of the 50 affordable units, 14 were reserved for residents at 25 percent of the AMI, 28 units were reserved for residents at 50 percent of the AMI, and eight units were reserved for residents at 80 percent of the AMI.

- CBNA originated a $5 million line of credit to a CDFI that strives to deploy capital to low-income communities by providing below market rate capital in the form of loans to non-profit community-based organizations for the development of affordable housing in New England and the Mid-Atlantic States. Additionally, the bank made a $500,000 equity equivalent investment to the organization.

Product Innovation and Flexibility

The bank made extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 2,639 loans under flexible lending programs in the AA totaling $847.9 million. Program volumes included five DHM loans totaling $768,800, 83 FHA loans totaling $29.6 million, 2,469 FNMA loans totaling $796 million, 38 FNMA Home Ready loans totaling $7.3 million, seven GoalBuilder HELOC loans totaling $159,700, nine No Cost/Low-Cost Refinance Mortgage loans totaling $963,734, and 28 VA loans totaling $13.1 million.

The bank provided 10 CCA down payment grants totaling $24,000 within the AA.

INVESTMENT TEST

The bank's performance under the Investment Test in the New York CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the New York CSA was excellent.

Number and Amount of Qualified Investments

The institution had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
New York CSA	77	50,215	87	43,477	164	100	93,692	100	1	762

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 87 investments totaling $43.5 million during the evaluation period, which included 46 qualifying grants and donations totaling $531,000 to approximately 21 organizations. The dollar volume of current- and prior- period investments represented 13.5 percent of allocated tier 1 capital.

The bank exhibited adequate responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing and economic development. By dollar volume, 98 percent of investments supported affordable housing, 1 percent funded community services to LMI individuals, and 1 percent supported economic development. The institution occasionally used innovative and/or complex investments to support CD initiatives. CBNA made one LIHTC investment in the current period totaling $3.5 million, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $3.5 million in a 35-unit LIHTC project in New Haven, CT addressing an identified need for affordable rental housing in the CSA. The investment created 15 units of affordable housing.

- A $13.7 million mortgage-backed security (MBS) investment in the Poughkeepsie-Newburg-Middletown area to provide one-to-four family affordable housing for LMI families.

- A $35,000 investment in an economic development fund. The fund's mission is to strengthen neighborhood economies by providing flexible financing and technical support to businesses, community organizations, and community initiatives.

SERVICE TEST

The bank's performance under the Service Test in the New York CSA is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the New York CSA was good.

Retail Banking Services

Distribution of Branch Delivery System													
Assessment Area	Deposits	Branches						Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography					
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
New York CSA	100.0	28	100.0	0.00	21.4	50.0	28.6	0.0	8.3	17.2	34.2	40.0	0.32

Totals may not equal 100.0 percent due to rounding.
NA stands for not available.

Service delivery systems are accessible to geographies and individuals of different income levels in the bank's AA. There were no branches located in low-income geographies. CBNA's distribution of branches in moderate-income geographies exceeded the percentage of population living within those geographies. Examiners gave positive consideration for four MUI branches located within one-quarter mile of a LMI geography, where the percentage of usage by LMI individuals exceeded the percentage of LMI populations in the AA.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had 39 ATMs in the AA, of which 38 were deposit-taking. CBNA provided data that indicated 62 percent of households in low-income geographies and 60.6 percent of households in moderate-income geographies used ADS in the fourth quarter of 2021. This was an increase of 31.9 percent and 20.9 percent, from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
New York CSA	1	4	0	-1	-2	0	0

NA stands for not available.

The bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank opened one branch in a middle-income geography and closed four branches, one of which was located within a moderate-income geography. The branch closure was a result of network optimization.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly low- and moderate-income geographies and/or individuals. CBNA generally maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. for all 28 standalone branch locations in the AA. There were two branches located in middle-income geographies that did not have Saturday hours. CBNA generally made all services available at all branches with the exception of safe deposit boxes which were not available at 40 percent of the branches in the AA.

Community Development Services

The bank was a leader in providing CD services.

CBNA employees provided 1,105 hours of service to 27 CD organizations. During the evaluation period, service activities were responsive to CD needs, particularly related to financial literacy education, assistance with income tax preparation, and job training programs targeting LMI individuals. Citizens delivered 131 financial education sessions benefiting 2,411 individuals. Other services involved leadership, where eight employees served on the boards of seven local non-profit organizations. Service activity examples during the evaluation period include:

- An employee served on the board of an organization that provides eviction prevention services, emergency shelter, and supportive and affording housing to LMI families, for a total of 110 hours of service during the evaluation period.

- An employee served on the board of an organization that promotes financial independence, economic security, economic mobility, and asset-building to socio-economically disadvantaged women and their families, for a total of 75 hours of service during the evaluation period.

- Bank employees worked with local organizations to provide 250 hours of financial literacy education to students at school’s serving LMI families.

Multistate Metropolitan Statistical Area Rating

Philadelphia-Reading-Camden, PA-NJ-DE-MD (Philadelphia) CSA

CRA rating for the Philadelphia CSA[5]: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending was adequate and borrower distribution of lending was good.
- The bank's extensive use of innovative and/or flexible lending practices in meeting AA credit needs had a positive impact on the Lending Test rating.
- The bank was a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were readily accessible to geographies and individuals of different incomes, and the bank was a leader in providing CD services.

Description of Institution's Operations in the Philadelphia CSA

The bank's AA delineations within this area expanded with the merger of CBP on January 2, 2019. CBNA delineated three AAs within the Philadelphia-Reading-Camden, PA-NJ-DE-MD (Philadelphia) CSA. These AAs consisted of geographies in Pennsylvania and Delaware and included a substantial portion of the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA and the entire Dover, DE and Reading, PA MSAs. The OCC combined these bank-delineated AAs into a single AA (Philadelphia CSA) for analysis and presentation purposes. Refer to appendix A for the list of counties reviewed.

The Philadelphia CSA was CBNA's second largest rating area based on deposits.

CBNA had $21 billion in deposits in the Philadelphia CSA representing 13.7 percent of the bank's total deposits as of June 30, 2021. As of December 31, 2021, the bank operated 166 branches and 276 ATMs, of which 261 were deposit-taking, within the rating area, representing 17.8 percent of total bank branches and 16 percent of total ATMs. The bank originated and purchased approximately $8.4 billion in home mortgage and small business loans within the Philadelphia CSA representing 16.2 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 104 FDIC-insured institutions operating 1,590 branches in the AA. Citizens ranked eighth in deposit market share with 3.4 percent. The top three banks by deposit market share are Capital One, N.A. with 27.7 percent, TD Bank, N.A. with 26.8

[5] This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

percent, and Wells Fargo Bank, N.A. with 6.1 percent. In addition to FDIC-insured institutions, this area was served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Philadelphia CSA AA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Philadelphia CSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,493	8.0	23.2	37.9	29.5	1.4
Population by Geography	6,161,776	7.5	21.9	39.6	30.7	0.3
Housing Units by Geography	2,495,446	7.6	22.8	39.2	30.2	0.2
Owner-Occupied Units by Geography	1,533,994	4.0	17.6	42.8	35.6	0.0
Occupied Rental Units by Geography	745,533	13.1	30.5	34.3	21.7	0.5
Vacant Units by Geography	215,919	14.6	33.1	31.3	20.7	0.2
Businesses by Geography	713,546	5.2	18.8	37.9	37.7	0.5
Farms by Geography	14,505	2.2	13.3	48.7	35.7	0.1
Family Distribution by Income Level	1,475,856	22.1	17.2	20.0	40.7	0.0
Household Distribution by Income Level	2,279,527	25.2	15.7	17.1	42.1	0.0
Median Family Income MSA - 15804 Camden, NJ		$87,133	Median Housing Value			$236,254
Median Family Income MSA - 20100 Dover, DE MSA		$64,252	Median Gross Rent			$1,040
Median Family Income MSA - 33874 Montgomery County-Bucks County-Chester County, PA		$99,939	Families Below Poverty Level			9.5%
Median Family Income MSA - 37964 Philadelphia, PA		$56,411				
Median Family Income MSA - 39740 Reading, PA MSA		$67,696				
Median Family Income MSA - 48864 Wilmington, DE-MD-NJ		$80,707				

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Philadelphia CSA was $78,058. Based on this information low-income families earned less than $39,029 and moderate-income families earned less than $62,446. The median housing value in the AA was $236,254 while the NAR median sales price of a single-family home was $246,200 in calendar year 2019 and increased to $306,600 in the fourth quarter of 2021. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $975 for a low-income borrower and $1,561 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a

home at the AA median housing value would be $1,263. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Philadelphia CSA, the overall household poverty level was 9.5 percent.

Economic Data

According to Moody's Analytics, Philadelphia's economic recovery is moving at a solid pace. Healthcare has been expanding faster than in the state and the region. The area is a center of healthcare and medical research. It is home to several world class educational institutions and has a well-developed port and international airport. However, population growth has been anemic, and the area has prohibitive business taxes that push firms to the suburbs or nearby states. Employment rates of office workers in the area are below the prerecession peak and there is a shrinking cadre of knowledge industry workers. Major employment industries in the area include education and healthcare; professional and business services; and government. Major employers in the area include University of Pennsylvania Health System, Thomas Jefferson University and TJU Health System, Inc., Children's Hospital of Philadelphia, Comcast, and Drexel University. According to the U.S. BLS, as of December 2021 the unemployment rate was 5.7 percent.

The Camden, NJ portion of the CSA has strengths that include high industrial diversity with low costs; proximity to highways and waterways essential to trade; above-average educational attainment and very high housing affordability. Camden's economy is expanding with recent gains driven by professional and business services and healthcare. Single family house price appreciation is slowing as higher interest rates weaken demand. The area's weaknesses include high crime rates and a poor reputation; below-average productivity of workers; and is under-represented in prime- age workers. Major employment industries in the area include education and health services; professional and business services; government; and retail trade. The top employers in the area include Virtua Health, McGuire-Dix Air Force Base, Cooper Health System, and TD Bank Corp. According to the U.S BLS, as of December 2021 the unemployment rate was 4.1 percent.

The Delaware portion of the CSA consists of Kent and New Castle Counties. The area's strengths include low business costs, a healthy business climate, valuable financial services jobs, and stability from Dover Air Force Base and state government employment. The state recently passed a capital infrastructure bill which should lead to an increase in construction payrolls. Housing inventories in the Dover area are low with homes often selling above asking price, however, the housing market is expected to slow with rising interest rates. In the Wilmington area, house price appreciation will outpace the U.S. rate and while demand will soften as mortgage rates rise, above-average population growth in the Wilmington area will maintain upward pressure on prices. Major employment industries include government, education and health, professional and business services, and financial services. Major employers include Christiana Care Health Systems, JP Morgan Chase, Bank of America, and Dover Air Force Base. According to the U.S BLS, as of December 2021 the unemployment rate was 4.2 percent.

Community Contacts

A review was conducted of 10 community contacts completed during the evaluation period with organizations located throughout the area. The organizations contacted focus on areas such as affordable housing, workforce development, small business financing and support, and financial capability. Several contacts noted the challenges faced by individuals as well as small businesses during the COVID-19 pandemic. Restaurants, childcare facilities, and healthcare focused businesses struggled. Many businesses had to get innovative or

change their business model to keep their doors open (restaurants shifting to delivery or outdoor dining for example). Many professional services employees are still working from home or are only coming into the office a few days a week. This has impacted service industry employees who have fewer customers to serve and as a result are seeing their work hours and thus income reduced. Contacts noted that during the pandemic many small and minority-owned businesses were not able to access PPP loans which might have helped sustain their businesses. Contacts also noted how gentrification in certain communities was leading to increased housing costs for LMI households as well as rents for small business owners. Many small businesses do not own the space from which their businesses operate and when their leases come up for renewal, landlords are increasing the rent to levels that are unaffordable to existing tenants. Contacts noted that there has been an increase in the number of micro and small businesses as individuals look for new income sources. These entities need technical assistance as well as start-up capital. Contacts noted that housing values are increasing in many communities yet consumers with credit challenges were not able to take advantage of record low interest rates to refinance. Foreclosures are still an issue in some New Jersey communities. Other needs identified include:

- Foreclosure prevention and eviction support services
- Flexible mortgage products for first time homebuyers
- Home rehabilitation loans, particularly for low and moderate-income senior homeowners
- Affordable housing (both rental and owner-occupied)
- Funding for housing counseling, budgeting, and credit counseling programs
- Equity capital for small businesses
- Start-up capital and funding for early-stage companies
- Unrestricted grant funding for non-profit organizations

The area was served by numerous non-profit organizations, community-based organizations, CDFIs, loans funds, economic development organizations, and community development organizations that provided opportunities to help meet community needs.

Scope of Evaluation in the Philadelphia CSA

The Philadelphia CSA received a full-scope review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PHILADELPHIA CSA

LENDING TEST

The bank’s performance under the Lending Test in the Philadelphia CSA is rated Outstanding.

Based on a full-scope review, the bank’s performance in the Philadelphia CSA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Philadelphia CSA	33,634	18,427	137	52,198

Dollar Volume of Loans ($000s)				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Philadelphia CSA	$7,234,249	$1,130,651	$555,644	$8,920,544

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 3.4 percent. The bank ranked eighth among 104 depository financial institutions placing it in the top 8 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 4.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked third among 902 home mortgage lenders in the AA, which placed it in the top 1 percent of lenders. The top three other lenders with a combined market share of 14.5 percent were Rocket Mortgage (6.3 percent), Wells Fargo Bank, N.A. (5.4 percent), and PennyMac Loan Services, LLC (2.8 percent).

According to peer small business data for 2020, the bank had a market share of 5.6 percent based on the number of small loans to businesses originated or purchased. The bank ranked fifth out of 331 small business lenders, which placed it in the top 2 percent of lenders. The top three lenders with a combined market share of 30.2 percent were American Express National Bank (15.6 percent), Wells Fargo Bank, N.A. (7.3 percent), and TD Bank, N.A. (7.3 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited an adequate geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the Philadelphia CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was adequate.

The bank's percentage of home mortgage loans in low-income geographies was well below the percentage of owner-occupied homes in those geographies and was below the aggregate distribution of loans. The percentage of home mortgage loans in those geographies was below the percentage of owner-occupied homes in moderate-income geographies and was near to the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the Philadelphia CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was good.

The bank's percentage of small loans to businesses in both low- and moderate-income geographies was near to the percentage of businesses in those geographies and exceeded the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the Philadelphia CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the Philadelphia section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 7.2 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was below the percentage of businesses with gross annual revenues of $1 million or less but exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made 137 CD loans totaling $555.6 million, which represented 23.8 percent of the allocated tier 1 capital. CD loans primarily supported affordable housing and economic development. By dollar volume, 36.8

percent of these loans funded affordable housing, 35.1 percent funded economic development, 23.7 percent funded revitalization and stabilization efforts, and 4.4 percent funded community services targeted to LMI individuals.

Examples of CD loans include:

- CBNA originated a $16.3 million loan to support construction of 96 new units of affordable housing for LMI seniors. Six of the units were reserved for tenants at or below 20 percent of AMI, three units for tenants at or below 30 percent AMI, 32 units for tenants at or below 50 percent AMI, and 55 units for tenants at or below 60 percent AMI. The project also used both 4 percent and 9 percent LIHTCs.

- CBNA originated a $14.6 million loan to rehabilitate and preserve two historic factory buildings into mixed-income housing. The loan created 71 housing units, 59 of which were targeted for families and/or individuals earning at or below 60 percent AMI. Four units were targeted to families or individual earning less than 20 percent AMI, 32 units to families or individuals earning less than 50 percent AMI, and 23 units to families or individual earning less than 60 percent AMI. The remaining 12 units were at market rents.

- CBNA originated a $9.5 million construction loan to create 68 units of affordable senior housing. Five of the units were for tenants at or below 20 percent AMI, four units for tenants at or below 30 percent AMI, 25 units for tenants at or below 50 percent AMI, and 34 units for tenants at or below 60 percent AMI. Additionally, CBNA made a $12.7 million LIHTC equity investment in the project.

Product Innovation and Flexibility

The bank made extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 7,583 loans under flexible lending programs in the AA totaling $1.8 billion. Program volumes included 346 DHM loans totaling $76.4 million, 300 FHA loans totaling $63.1 million, 6,516 FNMA loans totaling $1.6 billion, 235 FNMA Home Ready loans totaling $45.1 million, 56 GoalBuilder HELOCs totaling $1.1 million, 30 No Cost/Low-Cost refinance loans totaling $2 million, and 100 VA loans totaling $28.3 million.

The bank provided 287 CCA down payment grants totaling $781,600 within the AA.

INVESTMENT TEST

The institution’s performance under the Investment Test in the Philadelphia CSA is rated Outstanding.

Based on a full-scope review, the bank’s performance in the Philadelphia CSA was excellent.

Number and Amount of Qualified Investments

The institution had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Philadelphia CSA	174	80,241	232	156,822	406	100	237,063	100	14	100,565

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 232 investments totaling $156.8 million during the evaluation period, which included 187 qualifying grants and donations totaling $3.9 million to approximately 84 organizations. The dollar volume of current- and prior- period investments represented 10.2 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 97.5 percent of investments supported affordable housing, 1.1 percent funded community services to LMI individuals, and 1.4 percent supported economic development. The institution made significant use of innovative and/or complex investments to support CD initiatives. CBNA made 14 LIHTC investments in the current period totaling $138.5 million, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- A $10 million investment in a multi-investor LIHTC fund to support a 60-unit LIHTC project in Kennett Square, PA addressing an identified need for affordable rental housing in the CSA.

- A $17.9 million investment in a two-part LIHTC in Woodlyn, PA to provide new construction units for affordable senior housing. The project includes 39-units being financed with a 9 percent tax credit and 57 senior units being financed with a 4 percent tax credit. It is a complex investment which includes debt and equity components.

- Grants totaling $150,000 to a local organization that alleviates the root cause of poverty by preparing at-risk youth to enter the workforce. This grant funded a citywide effort to address skill gaps in low- and moderate-income young people.

SERVICE TEST

The bank's performance under the Service Test in the Philadelphia CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the Philadelphia CSA was excellent.

Retail Banking Services

Distribution of Branch Delivery System													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Philadelphia CSA	100.0	166	100.0	4.8	15.7	42.2	37.4	0.0	7.5	21.9	39.6	30.7	0.3

Totals may not equal 100.0 percent due to rounding.
NA stands for not available.

Service delivery systems were readily accessible to geographies and individuals of different income levels in the bank's AA. CBNA's distribution of branches in low-income geographies was below, and in moderate-income geographies was near to, the percentage of the population living within those geographies. Examiners gave positive consideration for 22 MUI branches located within one-quarter mile of a LMI geography, where the percentage of usage by LMI individuals exceeded the percentage of LMI populations in the AA.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had 276 ATMs in the AA, 261 of which were deposit-taking. CBNA provided data that indicated 60.1 percent of households in low-income geographies, and 63.4 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth quarter of 2021. This was an increase of 28.5 percent for households in low-income geographies, and an increase of 18.9 percent for households in moderate-income geographies, from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Philadelphia CSA	7	23	0	-3	-8	-5	0

NA stands for not available.

The bank's opening and closing of branches has not adversely affected accessibility of its delivery systems in LMI geographies and/or to LMI individuals. During the evaluation period, the bank closed 23 branches, two of which were in low-income geographies and five of which were in moderate-income geographies. The branch closures were a result of network optimization. CBNA also opened seven branches during the evaluation period, two of which were in low-income geographies and two of which were in moderate-income geographies.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and/or individuals. CBNA maintained standard business hours and offered traditional banking products for all traditional branch locations in the AA. CBNA generally maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. for all 121 traditional standalone branches in the AA. Of these, three branches did not offer hours on Saturdays, one of which was in a LMI geography. The 40 in-store branch locations and two limited-service branches kept standard hours of 10:00 a.m. 5:00 p.m. Monday-Friday and Saturdays from 10:00 a.m. to 3:00 p.m. CBNA also has three special purpose branches within the AA that have varying hours and are not open on Saturdays. CBNA generally made all services available at all branches with the exception of safe deposit boxes

which were not available at 50 percent of branches in the AA, and night deposit services which were not available at 25.7 percent of branches in the AA.

Community Development Services

The bank was a leader in providing CD services.

CBNA employees provided 1,291 qualified CD service activities to approximately 120 organizations with 4,236 qualified hours within this AA during the evaluation period. Leadership was evident through board or committee participation in 157 of these activities with 27 employees providing 570 service hours. The bank's assistance was responsive to identified needs in the AA, particularly with financial education for LMI individuals and families and through small business technical assistance.

Service activity examples during the evaluation period include:

- CBNA employees supported and participated in a variety of financial education initiatives. Over the evaluation period, CBNA provided 553 instances of its financial literacy program Money Smart to 80 organizations throughout the AA by conducting financial education workshops benefiting over 11,000 LMI individuals.

- Two employees provided 49 service hours during the evaluation period by serving on the board of a nonprofit that provides assistance to small businesses and CD projects. The nonprofit is required to provide at least 60 percent of its lending and technical assistance activity to underserved populations. The nonprofit defines underserved populations as those that include women and minority led companies; low-income borrowers; businesses and other organizations that serve low-income populations; or businesses and organizations located in low-income communities.

Multistate Metropolitan Statistical Area Rating

Youngstown-Warren, OH-PA (Youngstown) CSA

CRA rating for the Youngstown CSA[6]: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending was adequate and borrower distribution of lending was excellent.
- The bank was a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were reasonably accessible to geographies and individuals of different incomes and the bank provided an adequate level of CD services.

Description of Institution's Operations in the Youngstown CSA

The bank's AA delineations within this area expanded into Pennsylvania with the merger of CBP on January 2, 2019, and created the multistate rating area for the bank. CBNA delineated two AAs in the Youngstown-Warren, OH-PA (Youngstown) CSA. These AAs consisted of geographies in Ohio and Pennsylvania and included the entire Youngstown-Warren-Boardman, OH-PA MSA and one non-MSA county in Ohio. The OCC combined these bank-delineated AAs into a single AA (Youngstown CSA) for analysis and presentation purposes. Refer to appendix A for the list of counties reviewed.

The Youngstown CSA was CBNA's 12th largest rating area based on deposits.

CBNA had $376 million in deposits in the Youngstown CSA, representing 0.3 percent of the bank's total deposits as of June 30, 2021. As of December 31, 2021, the bank operated five branches and eight ATMs, all of which were deposit-taking, within the rating area, representing 0.5 percent of total branches and 0.5 percent of total ATMs. The bank originated and purchased approximately $186 million in home mortgage and small business loans within the Youngstown CSA representing 0.4 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 19 FDIC-insured institutions operating 176 branches in the AA. Citizens ranked eighth in deposit market share with 2.5 percent. The top three banks by deposit market share are The Huntington National Bank with 26.9 percent; Premier Bank with 13 percent; and The Farmers National Bank of Canfield with 13 percent. In addition to FDIC-insured institutions, this area was served by several credit unions, mortgage lenders and brokers, and money service businesses.

[6] This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

The following table provides a summary of the demographics, including housing, business, and economic information for the Youngstown CSA AA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Youngstown CSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	179	12.3	19.0	49.7	19.0	0.0
Population by Geography	662,230	7.3	14.2	55.1	23.4	0.0
Housing Units by Geography	305,573	7.9	15.3	54.3	22.5	0.0
Owner-Occupied Units by Geography	191,735	4.3	11.5	57.6	26.6	0.0
Occupied Rental Units by Geography	80,516	12.4	21.9	49.8	15.9	0.0
Vacant Units by Geography	33,322	17.6	21.4	46.3	14.6	0.0
Businesses by Geography	40,527	6.9	11.6	49.4	32.2	0.0
Farms by Geography	1,719	1.8	5.4	62.9	29.8	0.0
Family Distribution by Income Level	175,118	20.5	18.5	20.8	40.2	0.0
Household Distribution by Income Level	272,251	23.9	16.2	18.1	41.8	0.0
Median Family Income MSA - 49660 Youngstown-Warren-Boardman, OH-PA MSA		$55,174	Median Housing Value			$99,189
Median Family Income Non-MSAs - OH		$55,785	Median Gross Rent			$627
			Families Below Poverty Level			12.4%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Youngstown CSA was $55,256. Based on this information, low-income families earned less than $27,628 and moderate-income families earned less than $44,204. The median housing value in the AA was $99,189 while the NAR median sales price of a single-family home was $102,600 in calendar year 2019 and increased to $136,400 in the fourth quarter of 2021. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $690 for a low-income borrower and $1,105 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be $532. Housing was generally affordable to low- and moderate-income borrowers in the Youngstown CSA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Youngstown CSA, the overall household poverty level was 12.4 percent.

Economic Data

According to Moody's Analytics, Youngstown's economy is struggling. The area relies heavily on manufacturing which creates greater exposure to job losses. In addition, the population in the area has been declining for decades and educational attainment is low with the percentage of residents with a bachelor's degree almost a third less than the national average. The area's strengths include a large healthcare industry and a highly affordable and undervalued housing market. More than 20 percent of the local population is 65 or older, with that number expected to increase to 25 percent of the population by 2024. This aging demographic will drive the need for healthcare services. Manufacturing also plays a significant role in the area's economy. The share of jobs in the steel industry is 20 times that of the U.S. and the industry is a key source of high-wage jobs. Major industries include education and health services, government, retail trade, and manufacturing. Major employers in the area include Mercy Health, Windsor House, Youngstown Air Reserve Station, Steward Valley Care Health System, and Youngstown State University. According to the U.S. BLS as of December 2021, the unemployment rate in the area was 4.5 percent.

Community Contacts

A review was conducted of four community contacts completed during the evaluation period with organizations located throughout the area. The organizations contacted focus on areas such as community and economic development, affordable housing, and social service needs. Contacts noted that the Mahoning County area has one of the highest rates of children living in poverty in the state and many families remain in a cycle of generational poverty. There is a need for jobs that pay a living wage. Low-income households are struggling and have difficulties meeting basic living expenses; however, their incomes are just above qualifying thresholds for government subsidy programs. Many households suffer from food insecurity due to high grocery prices or lack of access to grocery stores with quality affordable food. There is a need for support for emergency food pantries. In the Mercer County portion of the AA, it was noted that many industries are still trying to recover from the COVID-19 pandemic with the hardest hit industries being agriculture, retail, hospitality, and manufacturing. The area is experiencing economic decline due to an aging population and a younger population that is moving out of the area. With the aging population there is a need for affordable elder housing as well as access to rehabilitation loans for elderly homeowners looking to age in place. Other identified needs in the area include:

- Affordable quality rental housing and housing for purchase
- Transitional housing for returning citizens
- Access to reliable transportation
- Access to affordable healthcare services
- Affordable childcare
- Low-cost home rehabilitation loans
- General operating support for community-based and non-profit organizations
- Volunteers to provide financial education and support Volunteer Income Tax Assistance (VITA) programs

The area was served by several non-profit organizations, community-based organizations, economic development organizations, and social service organizations that provide opportunities to help meet community needs.

Scope of Evaluation in the Youngstown CSA

The Youngstown CSA received a full-scope review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE YOUNGSTOWN CSA

LENDING TEST

The bank's performance under the Lending Test in the Youngstown CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the Youngstown CSA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Youngstown CSA	1,347	594	2	1,943

Dollar Volume of Loans ($000s)				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Youngstown CSA	152,789	33,422	6,509	192,720

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 2.5 percent. The bank ranked eighth among 19 depository financial institutions placing it in the top 43 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 2.2 percent based on the number of home mortgage loans originated or purchased. The bank ranked 11th among 388 home mortgage lenders in the AA, which placed it in the top 3 percent of lenders. The top three lenders with a combined market share of 27.1 percent were The Huntington National Bank (11.9 percent), Seven Seventeen Credit Union (7.7 percent), and Rocket Mortgage (7.5 percent).

According to peer small business data for 2020, the bank had a market share of 2.3 percent based on the number of small loans to businesses originated or purchased. The bank ranked 12th out of 125 small business lenders, which placed it in the top 10 percent of lenders. The top three lenders with a combined market share of 34 percent were The Huntington National Bank (14.8 percent), First National Bank of Pennsylvania (9.6 percent), and Farmers National Bank (9.6 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited an adequate geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the Youngstown CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was poor.

The bank's percentage of home mortgage loans in low-income geographies was significantly below the percentage of owner-occupied homes in those geographies but was near to the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies was well below the percentage of owner-occupied homes in those geographies but was near to the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the Youngstown CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was excellent.

The bank's percentage of small loans to businesses in both low- and moderate-income geographies exceeded both the percentage of businesses and the aggregate distribution of loans in those geographies.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans among individuals of different income levels and businesses and farms of different sizes.

Home Mortgage Loans

Refer to Table P in the Youngstown CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was excellent.

The bank's percentage of home mortgage loans to low-income borrowers was near to the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the Youngstown CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of approximately 4.9 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less but exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made two CD loans totaling $6.5 million, which represented 15.6 percent of the allocated tier 1 capital. Both loans funded economic development activities as they were PPP loans that assisted small businesses that were adversely impacted by the COVID-19 pandemic.

Product Innovation and Flexibility

The bank made limited use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 292 loans under flexible lending programs in the AA totaling $33.8 million. Program volumes included three DHM loans totaling $232,052, 18 FHA loans totaling $2.1 million, 243 FNMA loans totaling $29.3 million, 15 FNMA Home Ready loans totaling $1.2 million, four GoalBuilder HELOC loans totaling $57,000, two No Cost/Low-Cost Refinance Mortgage loans totaling $166,626, and seven VA loans totaling $801,471.

The bank provided nine CCA down payment grants totaling $18,300 within the AA.

INVESTMENT TEST

The institution's performance under the Investment Test in the Youngstown CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the Youngstown CSA was excellent.

Number and Amount of Qualified Investments

The institution had an excellent level of qualified CD investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Youngstown CSA	11	666	17	4,196	28	100	4,862	100	1	2,690

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 17 investments totaling $4.2 million during the evaluation period, which included 10 qualifying grants and donations totaling $82,000 to approximately five organizations. The dollar volume of current- and prior- period investments represented 11.6 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 98.1 percent of investments supported affordable housing, 1.6 percent funded community services to LMI individuals, and 0.3 percent supported economic development. The institution occasionally used innovative or complex investments to support CD initiatives. CBNA made one LIHTC investment in the current period, totaling $3.1 million, which is generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $3.1 million with a multi-investor LIHTC fund for a 123-unit project in Sharon, PA, addressing an identified need for affordable rental housing in the CSA.

- A $30,000 investment in a community service agency to improve living conditions in the CSA through neighborhood stabilization, economic development, and planning. At least 85 percent of the individuals served by the investment are LMI individuals.

- A $30,000 investment in a community service agency to support ending hunger in the CSA. The programs support programs for LMI seniors, children, and families in the CSA.

SERVICE TEST

The bank's performance under the Service Test in the Youngstown CSA is rated Low Satisfactory.

Based on a full-scope review, the bank's performance in the Youngstown CSA was adequate.

Retail Banking Services

Distribution of Branch Delivery System														
Assessment Area	Deposits			Branches					Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography					
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Youngstown CSA	100.0	5	100.0	0.0	0.0	40.0	60.0	0.0	7.3	14.2	55.1	23.4	0.0

Totals may not equal 100.0 percent due to rounding.
NA stands for not available.

Delivery systems were reasonably accessible to portions of the AA, particularly LMI geographies and/or LMI individuals. CBNA's did not have any branches in either low- or moderate-income geographies. Examiners gave positive consideration since all five branches were located within one-quarter mile of a LMI geography and the percentage of usage by LMI individuals exceeded the percentage of LMI populations in the AAs.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had eight ATMs in the AA, all of which were deposit-taking. CBNA provided data that indicated 66.5 percent of households in low-income geographies and 64.6 percent of households in moderate-income

geographies used ADS in the fourth quarter of 2021. This was an increase of 33.8 percent for low-income geographies and an increase of 18.2 percent for moderate-income geographies. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Youngstown CSA	0	3	0	0	-3	0	0

NA stands for not available.

The institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. There were no openings or closings in LMI geographies. CBNA closed three branches in middle-income geographies.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly low- and moderate-income geographies and/or individuals. CBNA maintained standard business hours and offered traditional banking products and services at all branch locations in the AA. CBNA generally maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday, and Saturdays from 9:00 a.m. to 12:00 p.m. One branch was closed on Saturday.

Community Development Services

The bank provided an adequate level of CD services.

CBNA employees provided 24 qualified CD service activities to four organizations totaling 91 hours within this AA during the evaluation period. Service activities were responsive to CD needs, particularly related to financial education. Leadership was evident through board or committee participation in 16 of these activities with two employees providing 70 service hours.

The following are examples of CD services provided in this AA:

- A bank employee served on the board of an organization that provides housing options for domestic violence victims as well as emergency housing for homelessness prevention, for a total of 10 hours of service during the evaluation period.

- Citizens delivered 14 financial education sessions that benefited 340 low- and moderate-income individuals during the evaluation period.

State Rating

State of Connecticut

CRA rating for the State of Connecticut[7]**:** Satisfactory
The Lending Test is rated: High Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending was adequate and borrower distribution of lending was good.
- The bank was a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were accessible to geographies and individuals of different incomes and the bank was a leader in providing CD services.

Description of Institution's Operations in Connecticut

The bank delineated two AAs within the state of Connecticut, both of which formed a portion of the Hartford-East Hartford, CT CSA. These AAs consisted of a portion Hartford-East Hartford-Middletown, CT MSA and the entire Norwich-New London, CT MSA. The OCC combined these bank-delineated AAs into a single AA (Hartford CSA) for analysis and presentation purposes. Refer to appendix A for the list of counties reviewed.

The state of Connecticut was the bank's eighth largest rating area.

Hartford CSA

Citizens had $2.2 billion in deposits in the Hartford CSA representing 1.4 percent of the bank's total deposits as of June 30, 2021. As of December 31, 2021, the bank operated 18 branches and 29 ATMs, all of which were deposit-taking, within the rating area, representing 1.9 percent of total branches and 1.7 percent of total ATMs. The bank originated and purchased approximately $1.4 billion in home mortgage and small business loans within the Hartford CSA representing 2.7 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 32 FDIC-insured institutions operating 369 branches in the AA. Citizens ranked sixth in deposit market share with 3.5 percent. The top three banks by deposit market share are Bank of America, N.A. with 45.6 percent, People's United Bank, N.A. with 11.7

[7] For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

percent, and Webster Bank, N.A. with 8 percent. In addition to FDIC-insured institutions, this area was served by several credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Hartford CSA AA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Hartford CSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	327	15.9	15.0	37.3	30.0	1.8
Population by Geography	1,335,293	13.4	14.5	38.7	32.9	0.4
Housing Units by Geography	570,873	13.9	14.9	39.9	31.4	0.0
Owner-Occupied Units by Geography	344,499	4.3	10.9	43.9	41.0	0.0
Occupied Rental Units by Geography	174,475	30.3	22.5	32.8	14.3	0.0
Vacant Units by Geography	51,899	22.1	16.1	36.7	25.0	0.0
Businesses by Geography	155,277	11.4	12.8	39.8	35.7	0.2
Farms by Geography	4,558	4.3	8.5	42.3	44.9	0.0
Family Distribution by Income Level	339,626	22.8	16.9	20.4	39.9	0.0
Household Distribution by Income Level	518,974	26.0	15.0	17.4	41.6	0.0
Median Family Income MSA - 25540 Hartford-East Hartford-Middletown, CT MSA		$88,016	Median Housing Value			$240,182
Median Family Income MSA - 35980 Norwich-New London, CT MSA		$82,349	Median Gross Rent			$1,011
			Families Below Poverty Level			8.0%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Hartford CSA was $86,872. Based on information low-income families earned less than $43,436 and moderate-income families earned less than $69,497. The median housing value in the AA was $240,182 while the NAR median sales price of a single-family home was $237,300 in calendar year 2019 and increased to $295,00 at the fourth quarter of 2021. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $1,085 for a low-income borrower and $1,737 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be $1,289. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Hartford CSA, the overall household poverty level was 8 percent.

Economic Data

According to Moody's Analytics, the Hartford area has a well-educated workforce and above-average wages; lower living and business costs than in Boston and New York and housing that is affordable. The area's weaknesses include exposure to job losses in state government, negative net migration, and high energy costs. As the state capital, the area has an above-average reliance on government jobs. The number of recent retirements by state employees are nearly twice as high as in the previous three years due largely to a more stringent pension plan set to take effect in 2022. In addition, a tight labor market combined with high inflation has made it more challenging to recruit new workers for government jobs as people seek more lucrative employment in the private sector. The area has an above-average reliance on manufacturing bolstered by the presence of jet engine maker Pratt & Whitney. The area also has a significant financial service industry with the presence of several large insurance companies. House price appreciation remains elevated due to low inventory but is decelerating more rapidly than it is nationally as persistent out migration is curbing demand. Major employment industries include education and health services; government; and professional and business services. Major employers include Hartford Healthcare, Pratt & Whitney/United Technologies, University of Connecticut, and The Traveler Cos., Inc. According to the U.S. BLS as of December 2021 the unemployment rate was 4.1 percent.

Community Contacts

A review was conducted of five community contacts completed during the evaluation period with organizations located throughout the area. The organizations contacted focus on areas such as community and economic development, affordable housing, social service needs, and local government. Contacts noted that it is difficult for smaller non-profits to obtain credit or get bankers to serve on their boards and there is a need for greater support of minority and women-owned businesses. The area has an aging housing stock, and many homeowners need energy assistance funding to both heat and weatherize their homes. Contacts noted that many low-income individuals need hands-on financial coaching and access to affordable bank accounts. Contacts would like to see more financial institutions participate in Bank On initiatives. Contacts also indicated that the area needs large-scale redevelopment projects to help spur economic growth and job creation. Other identified needs in the area include:

- Small Business Loans
- Employment Training
- Funding to support credit repair and credit building programs
- Financial Education
- Access to affordable bank accounts
- Access to affordable child-care services
- Access to affordable and reliable transportation options.

The area was served by several non-profit organizations, community-based organizations, economic development organizations, and social service organizations that provide opportunities to help meet community needs.

Scope of Evaluation in Connecticut

The Hartford CSA received a full-scope review. This was the bank's only AA in the state of Connecticut.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CONNECTICUT

LENDING TEST

The bank's performance under the Lending Test in Connecticut is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Hartford CSA was good.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% of Rating Area Loans	% of Rating Area Deposits
Hartford CSA	5,787	2,700	23	8,510	100	100

Dollar Volume of Loans ($000s)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% of Rating Area Loans	% of Rating Area Deposits
Hartford CSA	1,217,508	158,407	54,511	1,430,426	100	100

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 3.5 percent. The bank ranked sixth among 32 depository financial institutions placing it in the top 19 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 3.5 percent based on the number of home mortgage loans originated or purchased. The bank ranked second among 540 home mortgage lenders in the AA, which placed it in the top 1 percent of lenders. The top three competitors with a combined market share of 13.1 percent were Rocket Mortgage (7.2 percent), Liberty Bank (3 percent), and Wells Fargo Bank, N.A. (2.9 percent).

According to peer small business data for 2020, the bank had a market share of 3.3 percent based on the number of small loans to businesses originated or purchased. The bank ranked ninth out of 188 small business lenders, which placed it in the top 5 percent of lenders. The top three lenders with a combined market share of 33.7 percent were American Express National Bank (12.6 percent), Webster Bank, NA (10.6 percent), and Bank of America, N.A. (10.5 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited an adequate geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending data with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the state of Connecticut section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was adequate.

The bank's percentage of home mortgage loans in both low- and moderate-income geographies was below both the percentage of owner-occupied homes and the aggregate distribution of loans in those geographies.

Small Loans to Businesses

Refer to Table Q in the state of Connecticut section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was adequate.

The bank's percentage of small loans to businesses in low-income geographies was below the percentage of businesses in those geographies but approximated the aggregate distribution of loans. The percentage of small loans to businesses in moderate-income geographies was well below both the percentage of businesses in those geographies and the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of Connecticut section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the state of Connecticut section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 3.7 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less and exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made 23 CD loans totaling nearly $54.5 million, which represented 22.6 percent of the allocated tier 1 capital. CD loans primarily supported economic development activities. By dollar volume, 3.4 percent of these loans funded affordable housing that provided 150 affordable housing units, 84.6 percent funded economic development, and 12 percent funded revitalization and stabilization efforts.

Examples of CD loans include:

- CBNA originated a $6.5 million loan to a water purification and distribution plant to provide clean water to over 60 towns containing both LMI residents and LMI areas throughout the state of Connecticut. The loan meets identified needs in the CSA by supporting improvements to the area's essential infrastructure.

- CBNA originated a $1.5 million bridge loan to support the rehabilitation of 150 affordable housing units in Hartford, CT. The funds were used to fully rehabilitate the units into safe and healthy standards.

- CBNA originated a $226,400 loan to a CDFI that supports affordable housing initiatives in underserved communities. The loan will allow the non-profit to increase their impact in underserved communities and expand their reach.

Product Innovation and Flexibility

The bank made use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 1,026 loans under flexible lending programs in the AA totaling $225.4 million. Program volumes included 18 DHM loans totaling $3.4 million, 45 FHA loans totaling $10.1 million, 894 FNMA loans totaling $199.3 million, 47 FNMA Home Ready loans totaling $8.1 million, one GoalBuilder HELOC loans totaling $25,000, five No Cost/Low-Cost Refinance Mortgage loans totaling $458,200, and 16 VA loans totaling $4.1 million.

The bank provided 31 CCA down payment grants totaling $171,000 within the AA.

INVESTMENT TEST

The bank's performance under the Investment Test in the State of Connecticut is rated Outstanding.

Based on a full-scope review, the bank's performance in the Hartford CSA was excellent.

Number and Amount of Qualified Investments

The bank had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Hartford CSA	41	35,253	50	25,897	91	100	61,150	100	5	13,795

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 50 investments totaling $25.9 million during the evaluation period, which included 28 qualifying grants and donations totaling $394,000 to approximately 12 organizations. The dollar volume of current- and prior- period investments represented 25.3 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 98.5 percent of investments supported affordable housing, 0.5 percent funded community services to LMI individuals and 1 percent supported economic development. The bank made significant use of innovative and/or complex investments to support CD initiatives. CBNA made five LIHTCs investments in the current period totaling $21.5 million, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $5.7 million in a 32-unit LIHTC project in the Asylum Hill neighborhood in Hartford, CT addressing an identified need for affordable rental housing in the CSA.

- CBNA invested $6.9 million in a multi-investor LIHTC fund for a 121-unit affordable housing project in New London, CT, addressing an identified need for affordable rental housing.

- CBNA invested $100,000 in an economic development fund. The fund's mission is to strengthen neighborhood economies by providing flexible financing and technical support to businesses, community organizations, and community initiatives.

SERVICE TEST

The bank's performance under the Service Test in Connecticut is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Hartford CSA was good.

Retail Banking Services

Distribution of Branch Delivery Systems													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Hartford CSA	100.0	18	100.0	11.1	5.6	38.9	44.4	0.0	13.4	14.6	38.7	32.9	0.4

Totals may not equal 100.0 percent due to rounding.
NA stands for not available.

Service delivery systems were accessible to geographies and individuals of different income levels in the institution's AA. CBNA's distribution of branches in low-income geographies was near-to, and in moderate-income geographies was well below, the percentage of the population living within those geographies.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had 29 ATMs in the AA, all of which were deposit-taking. CBNA provided data that indicated 65.9 percent of households in low-income geographies and 63.1 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth quarter of 2021. This was an increase of 22.7 percent for households in low-income geographies and 25.2 percent for households in moderate-income geographies from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings								
Branch Openings/Closings								
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)					
			Low	Mod	Mid	Upp	NA	
Hartford CSA	1	5	-1	0	-3	0	0	

NA stands for not available.

The institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank closed five branches. Two branches were closed in low-income geographies due to network optimization and one was opened in a low-income geography.

Services, including where appropriate, business hours, do not vary in a way that inconveniences, the various portions of its AA, particularly LMI geographies and/or individuals. CBNA maintained standard business hours and offered traditional banking products and services at all branch locations in the AA. CNBA maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. for all 10 traditional standalone branches in the AA. CBNA made all services available at all branches with the exception of safe deposit boxes which were not available at 30 percent of the branches in the AA and one branch did not offer night deposit services.

Community Development Services

The institution provided an adequate level of CD services.

CBNA employees provided 443 hours of service to 13 CD organizations. During the evaluation period, service activities were responsive to CD needs, particularly related to financial literacy, income tax return preparation and job training programs targeting LMI individuals. Other services involved leadership, where three employees served on the board of five local non-profit organizations.

Service activity examples during the evaluation period include:

- An employee served on the board of an organization providing meals to those in poverty living in the community, for a total of 54 hours of service during the evaluation period.

- Bank employees provided 96 hours of financial literacy education to local programs targeting LMI families. This included 46 financial education sessions that benefited 594 individuals.

State Rating

State of Delaware

CRA rating for the State of Delaware[8]: Satisfactory
The Lending Test is rated: High Satisfactory
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, both the overall geographic and borrower distributions of lending were good.
- The bank originated few, if any, CD loans.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were accessible to geographies and individuals of different incomes, but the bank provided few, if any, CD services.

Description of Institution's Operations in Delaware

The bank delineated one AA in the state of Delaware that included a portion of the Salisbury, DE MSA. Refer to appendix A for the list of counties reviewed.

The state of Delaware was the bank's smallest rating area based on deposits.

Salisbury MSA

Citizens had $263 million in deposits in the Salisbury MSA, representing 0.2 percent of the bank's total deposits as of June 30, 2021. As of December 31, 2021, the bank operated two branches and five ATMS, all of which were deposit taking, within the rating area, representing 0.2 percent of total branches and 0.3 percent of total ATMs. The bank originated and purchased approximately $366 million in home mortgage and small business loans within the Salisbury MSA, representing 0.5 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 18 FDIC-insured institutions operating 68 branches in the AA. Citizens ranked eighth in deposit market share with 0.3 percent. Discover Bank is the significant market leader with 93 percent of area deposits. Rounding out the top three institutions are, Manufacturers and Traders Trust Company with 1.6 percent market share, and PNC Bank, N.A. with 1.5 percent market share. In addition to FDIC-insured institutions, this area is served by several credit unions, mortgage lenders and brokers, and money service businesses.

[8] For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

The following table provides a summary of the demographics, including housing, business, and economic information for the Salisbury MSA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Salisbury MSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	54	0.0	9.3	64.8	24.1	1.9
Population by Geography	207,302	0.0	10.1	76.4	13.5	0.0
Housing Units by Geography	127,680	0.0	6.5	65.1	28.4	0.0
Owner-Occupied Units by Geography	62,989	0.0	6.5	77.0	16.4	0.0
Occupied Rental Units by Geography	18,194	0.0	16.2	69.1	14.7	0.0
Vacant Units by Geography	46,497	0.0	2.5	47.5	50.0	0.0
Businesses by Geography	17,572	0.0	8.4	71.0	20.6	0.0
Farms by Geography	918	0.0	7.3	82.6	10.1	0.0
Family Distribution by Income Level	55,052	20.1	18.2	21.2	40.4	0.0
Household Distribution by Income Level	81,183	22.0	16.8	18.7	42.4	0.0
Median Family Income MSA - 41540 Salisbury, MD-DE MSA		$63,091	Median Housing Value			$300,388
			Median Gross Rent			$971
			Families Below Poverty Level			8.8%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. Based on information in the above table, low-income families earned less than $31,545 and moderate-income families earned less than $50,472. The median housing value in the AA was $300,388. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $788 for a low-income borrower and $1,261 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be $1,613. Low- and moderate-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Salisbury MSA, the overall household poverty level was 8.8 percent.

Economic Data

According to Moody's Analytics, the Salisbury area's strengths include a low cost of living for the northeast, popularity among tourists and retirees, and a single-family housing market that is undervalued. The area's weaknesses include a heavy reliance on tourism and consumer-facing industries; below-average per capita income; and very few high-wage jobs. The area has one of the highest concentrations of leisure and hospitality jobs in the U.S. and the second highest in the Northeast due to its beaches and central location on the east coast.

The area's share of food manufacturing jobs is among the highest in the country because of processors locating near the large cluster of chicken farms near the Delmarva Peninsula. Job growth in healthcare is accelerating because of the large and growing number of residents over age 65. Major employment industries include leisure and hospitality, education and health services, government, and retail trade. Major employers in the area include Peninsula Regional Medical Center, Beebe Medical Center, Salisbury University, Perdue Farms, and Walmart. According to the U.S. BLS as of December 2021 the unemployment rate in the area was 5.1 percent.

Community Contacts

A review was conducted of two community contacts completed during the evaluation period with organizations located throughout the area. The organizations contacted focus on affordable housing and economic development/small business. Contacts noted that the western portion of Sussex County is agricultural, while the economy in the eastern portion of the county is driven by the service industry and tourism due to its many beaches. Affordable housing is more accessible in the western portion of the county so many lower-wage workers will live in this portion of the county and commute to the eastern portion of the county for work. However, high transportation and commuting costs make it challenging for workers to meet basic living expenses since the jobs are low wage. Access to affordable housing is an increasing need because of the booming tourism economy that attracts both tourists and seasonal workers. Access to affordable rental housing is also an issue. Contacts also noted that many businesses focused on the hospitality and retail service industries permanently closed during the pandemic which left many people out of work and struggling financially. Other identified needs in the area include:

- Affordable rental and owner-occupied housing
- Grant funding to support small businesses
- Access to capital for small businesses

The area was served by several non-profit organizations, community-based organizations, economic development organizations, and social service organizations that provide opportunities to help meet community needs.

Scope of Evaluation in Delaware

The Salisbury MSA received a full-scope review. This was the bank's only AA in the state of Delaware.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN DELAWARE

LENDING TEST

The bank's performance under the Lending Test in Delaware is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Salisbury MSA was good.

Lending Activity

Lending levels reflected an excellent responsiveness to AA credit needs.

Number of Loans						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% of Rating Area Loans	% of Rating Area Deposits
Salisbury MSA	1,283	454	0	1,737	100	100

Dollar Volume of Loans ($000s)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% of Rating Area Loans	% of Rating Area Deposits
Salisbury MSA	345,961	20,564	0	366,525	100	100

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 0.3 percent. The bank ranked eighth among 18 depository financial institutions placing it in the top 45 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 2.2 percent based on the number of home mortgage loans originated or purchased. The bank ranked eighth among 445 home mortgage lenders in the AA, which placed it in the top 2 percent of lenders. The top three lenders with a combined market share of 15.9 percent were Rocket Mortgage (6.6 percent), Wells Fargo Bank, N.A. (6.1 percent), and NVR Mortgage Finance, Inc. (3.2 percent).

According to peer small business data for 2020, the bank had a market share of 3.2 percent based on the number of small loans to businesses originated or purchased. The bank ranked 11th out of 103 small business lenders, which placed it in the top 11 percent of lenders. The top three lenders with a combined market share of 35 percent were American Express National Bank (13.9 percent), M&T Bank (12.5 percent), and PNC Bank, N.A. (8.6 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited good geographic distribution of loans in its AA. There were no low-income geographies in this AA, so the analysis focused on performance in the moderate-income geographies. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending data with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the state of Delaware section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was good.

The percentage of home mortgage loans in moderate-income geographies was below the percentage of owner-occupied homes in moderate-income geographies but exceeded the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the state of Delaware section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was adequate.

The percentage of small loans to businesses in moderate-income geographies was below the percentage of businesses in moderate-income geographies but was near to the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of Delaware section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans to low-income borrowers was well below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers was near to the percentage of moderate-income families but exceeded the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the state of Delaware section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 5.7 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less and exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank has made few, if any, CD Loans. CBNA did not originate any CD loans in the Salisbury MSA. This had a negative impact but did not result in a change to the overall High Satisfactory rating in the AA.

Product Innovation and Flexibility

The bank made limited use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 325 loans under flexible lending programs in the AA totaling $86.7 million. Program volumes included one DHM loan totaling $305,550, five FHA loans totaling $1.1 million, 314 FNMA loans totaling $83.6 million, one FNMA Home Ready loans totaling $241,000, and four VA loans totaling $1.4 million.

INVESTMENT TEST

The institution's performance under the Investment Test in the State of Delaware is rated Outstanding.

Based on a full-scope review, the bank's performance in the Salisbury MSA was excellent.

Number and Amount of Qualified Investments

The institution had an excellent level of qualified CD investments, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Salisbury MSA	14	2,314	3	2,527	17	100	4,841	100	1	233

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made three investments totaling $2.5 million during the evaluation period and no qualifying grants or donations. The dollar volume of current- and prior- period investments represented 16.6 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 100 percent of investments supported affordable housing. The institution occasionally uses innovative and/or complex investments to support CD initiatives. CBNA made one LIHTC investment in the current period, totaling $2 million.

Examples of CD investments in the AA include:

- CBNA invested $2 million in a multi-investor LIHTC fund in Georgetown, DE for a 123-unit affordable housing project addressing an identified need for affordable rental housing in the MSA.

- CBNA invested in a $298,000 MBS within the Salisbury MSA to provide one-to-four family affordable housing for LMI families.

SERVICE TEST

The bank's performance under the Service Test in Delaware is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Salisbury MSA was good.

Retail Banking Services

Distribution of Branch Delivery System													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Salisbury MSA	100.0	2	100.0	0.0	50.0	50.0	0.0	0.0	0.0	10.1	76.4	13.5	0.0

**Totals may not equal 100.0 percent due to rounding.
***NA stands for not available.

Service delivery systems were accessible to geographies and individuals of different income levels in the institution's AA when considering the limited number of branches within the AA and the impact of ADS on accessibility. CBNA's distribution of branches in moderate-income geographies exceeded the percentage of the population living within that geography. There were no low-income geographies within the AA.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had five ATMs in the AA, all of which were deposit-taking. Two of the ATMs are in moderate-income geographies. CBNA provided data that indicated 62.2 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth quarter of 2021. This was an increase of 14.5 percent for households in moderate-income geographies, from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Salisbury MSA	0	2	0	0	-2	0	0

**NA stands for not available.

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank closed two branches, none of which were in LMI geographies.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly low- and moderate-income geographies and/or individuals. CBNA maintained standard business hours from 9:00 a.m. to 4:00 p.m. Monday-Friday, and Saturdays from 9:00 a.m. to 12:00

p.m. and offered traditional banking products at the two branches in the AA. CBNA made all services available at both branches.

Community Development Services

The bank provides few, if any, CD services. CBNA did not provide any CD services in the Salisbury MSA during the evaluation period.

State Rating

State of Massachusetts

CRA rating for the State of Massachusetts[9]: Outstanding,
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending was excellent, and the borrower distribution of lending was good.
- The bank was a leader in making CD Loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were readily accessible to geographies and individuals of different incomes and the bank was a leader in providing CD services.

Description of Institution's Operations in Massachusetts

The bank delineated three AAs within the state of Massachusetts. They included the entire Springfield, MA MSA, the entire Pittsfield, MA MSA, and Nantucket County in the MA Non-MSA AA because of one deposit-taking ATM. Operations within other geographies delineated within Massachusetts are included in the analysis of the Boston CSA. Refer to appendix A for the list of counties reviewed.

The state of Massachusetts represented CBNA's 11th largest rating area based on deposits.

The bank had $693.8 million in deposits, representing 0.5 percent of the bank's total domestic deposits as of June 30, 2021. CBNA operated 17 branches and 25 ATMs, of which 24 were deposit taking, in the rating area, representing 1.8 percent of total branches and 1.5 percent of total ATMs. The combined areas were served by 25 FDIC-insured banks operating 249 branches. CBNA ranked 14th with 2.6 percent market share. The top three banks and their market share were Berkshire Bank (12.6 percent), TD Bank, N.A. (12.6 percent), and Bank of America, N.A. (10.4 percent). During the evaluation period, the bank originated and purchased nearly $743 million, or 1.4 percent of its total dollar volume of home mortgage loans and small loans to businesses in the combined areas.

[9] For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Springfield MSA

The Springfield MSA AA was comprised of Franklin, Hamden, and Hampshire Counties in Massachusetts.

Citizens had $626.2 million in deposits in the Springfield MSA representing 0.4 percent of the bank's total deposits as of June 30, 2021. As of December 31, 2021, the bank operated 16 branches and 22 ATMs, of which 21 are deposit-taking, within the rating area, representing 1.7 percent of total branches and 1.3 percent of total ATMs. The bank originated and purchased approximately $468.3 million in home mortgage and small business loans within the Springfield MSA during the evaluation period, representing 0.9 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 18 FDIC-insured institutions operating 196 branches in the AA. Citizens ranked 13th in deposit market share with 2.9 percent. The top three banks by deposit market share are Bank of America, N.A. with 12.8 percent, TD Bank, N.A. with 12.3 percent, and Peoples Bank with 11 percent. In addition to FDIC-insured institutions, this area was served by several credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Springfield MSA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Springfield MSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	157	15.9	15.3	33.1	33.1	2.5
Population by Geography	699,944	13.3	14.8	34.2	35.1	2.6
Housing Units by Geography	288,606	12.8	15.4	37.2	34.4	0.1
Owner-Occupied Units by Geography	168,524	4.3	12.0	38.7	45.0	0.0
Occupied Rental Units by Geography	97,209	26.4	20.4	35.1	17.9	0.3
Vacant Units by Geography	22,873	17.9	19.6	35.4	26.8	0.4
Businesses by Geography	51,398	12.9	14.4	33.0	39.0	0.7
Farms by Geography	1,833	2.6	5.7	39.0	52.8	0.0
Family Distribution by Income Level	167,860	24.2	16.1	18.5	41.2	0.0
Household Distribution by Income Level	265,733	26.9	14.7	15.9	42.4	0.0
Median Family Income MSA - 44140 Springfield, MA MSA		$67,203	Median Housing Value			$210,226
			Median Gross Rent			$857
			Families Below Poverty Level			11.5%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. Based on information in the above table, low-income families earned less than $33,601 and moderate-income families earned less than $53,762. The median housing value in the AA is $210,226 while the NAR median sales price of a single-family home was $229,000 in calendar year 2019 and increased to $290,600 at the fourth quarter of 2021. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $840 for a low-income borrower and $1,344 for a

moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be $1,129. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Springfield MSA, the overall household poverty level was 11.5 percent.

Economic Data

According to Moody's Analytics, the Springfield area's strengths include affordable housing for New England, stability from a large healthcare presence, and below average employment volatility. However, the area is underrepresented in high tech, has persistent out-migration of skilled youth, and low labor force participation. The area's economy is behind the state of Massachusetts and national peers. The area has added jobs more slowly than the state and the nation as net hiring in healthcare and personal services has decelerated and finance and leisure/hospitality have shed jobs. The unemployment rate is dropping but is still higher than the state and the nation. The insurance industry, which has been a major employer in the area, has been in a long-term decline and employment has dropped by more than 30 percent since 2000 despite gains statewide and nationally. The area also has an outsize reliance on higher education as it is the home of many public and private colleges and universities, including the state's flagship public university UMass Amherst. The housing market is also under performing and house price gains are weaker than in Massachusetts as a whole and the nation. Major employment industries include education and healthcare, government, and retail trade. Major employers include Baystate Health, MassMutual Financial Group, Smith & Wesson, and General Dynamics Advanced Info Systems. According to the U.S. BLS, as of December 2021 the unemployment rate was 4.8 percent.

Community Contacts

A review was conducted of four community contacts completed during the evaluation period with organizations located throughout the area. The organizations contacted focus on affordable housing, community development and economic development/small business. Contacts described the Franklin County portion of the AA as more rural, while Hampshire County could be considered more suburban and Hampden County the most populated. A high percentage of people in Hampden and Hampshire Counties live in poverty and are struggling. Springfield and Holyoke, which are in Hampden County have many extremely low-income households that struggle with high housing costs in relation to their income. Many households have issues with both housing insecurity as well as food insecurity. A large percentage of rental units in Springfield have some type of subsidy. The area has an older housing stock that needs repair. There is a need for low-cost funding for rehab assistance for homeowners. Contacts noted that many low-income and minority households do not have a banking relationship and that area financial institutions should consider partnering with local community organizations to help reach these individuals. Many local businesses are having difficulty attracting and retaining qualified skilled workers, which can hinder economic growth in the area. There is a need for workforce development training to help create a pool of qualified workers. Other identified needs include:

- Financial education and coaching for low-income housing
- Support for neighborhood revitalization efforts
- Safe, decent, and affordable rental housing
- Support for afterschool and youth programs

- Rehabilitation of foreclosed and vacant properties to reduce blight
- Small business lending programs that support job creation and business growth
- Access to credit for new businesses and businesses with lower credit scores

The area was served by several non-profit organizations, community-based organizations, community development entities, economic development organizations, and social service organizations that provide opportunities to help meet community needs.

Scope of Evaluation in Massachusetts

The Springfield MSA AA received a full-scope review. This AA accounted for 90 percent of the deposits and 63 percent of the bank's lending in the state during the evaluation period. The Pittsfield MSA and MA Non-MSA AAs received limited-scope reviews.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MASSACHUSETTS

LENDING TEST

The bank's performance under the Lending Test in Massachusetts is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Springfield MSA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Springfield MSA	2,606	1,053	4	3,663	87.0	90.2
Pittsfield MSA	190	94	0	284	6.7	9.8
MA Non-MSA	194	72	0	266	6.3	0.0
Total	2,990	1,219	4	4,213	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

Dollar Volume of Loans* ($000s)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Springfield MSA	416,721	51,619	5,875	474,215	63.3	90.2
Pittsfield MSA	42,225	4,325	0	46,550	6.2	9.8
MA Non-MSA	225,583	2,512	0	228,095	30.5	0.0
Total	684,529	58,456	5,875	748,860	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 2.9 percent. The bank ranked 13th among 18 depository financial institutions placing it in the top 73 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 3.8 percent based on the number of home mortgage loans originated or purchased. The bank ranked second among 413 home mortgage lenders in the AA, which placed it in the top 1 percent of lenders. The top three competitors with a combined market share of 13.2 percent were Rocket Mortgage (6.9 percent), Polish National Credit Union (3.2 percent), and Freedom Mortgage Corporation (3.1 percent).

According to peer small business data for 2020, the bank had a market share of 3.2 percent based on the number of small loans to businesses originated or purchased. The bank ranked 11th out of 113 small business lenders, which placed it in the top 10 percent of lenders. The top three lenders with a combined market share of 31.1 percent were American Express National Bank (13.6 percent), Westfield Bank (10.8 percent), and Bank of America, N.A. (6.7 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited an excellent geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending data with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the state of Massachusetts section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was excellent.

The bank's percentage of home mortgage loans in both low- and moderate-income geographies exceeded both the percentage of owner-occupied homes in those geographies and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the state of Massachusetts section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was excellent.

The bank's percentage of small loans to businesses in both low- and moderate-income geographies exceeded both the percentage of businesses in those geographies and the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of Massachusetts section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the state of Massachusetts section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 7.6 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less and exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made four CD loans totaling nearly $5.9 million, which represented 8.5 percent of the allocated tier 1 capital. CD loans primarily supported economic development activities. By dollar volume, 42.6 percent of CD loans funded affordable housing and 57.5 percent funded economic development.

Examples of CD loans include:

- CBNA originated a $2.5 million loan to a non-profit organization to fund the creation of six units of affordable housing. The units are reserved for households with incomes at or below 80 percent of the AMI.

- CBNA originated a $1.2 million PPP loan to a local power company to ensure employees received paychecks during the COVID-19 pandemic.

Product Innovation and Flexibility

The bank made extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 1,024 loans under flexible lending programs in the AA totaling $204.3 million. Program volumes included 64 DHM loans totaling $12.3 million, 114 FHA loans totaling $23.9 million, 548 FNMA loans totaling $109.3 million, 61 FNMA Home Ready loans totaling $17.8 million, nine GoalBuilder HELOC loans totaling $183,150, 204 MHP loans totaling $42.4 million, two No Cost/Low-Cost Refinance Mortgage loans totaling $175,000, and 22 VA loans totaling $5.3 million.

The bank provided 99 CCA down payment grants totaling $160,800 within the AA.

Conclusions for Areas Receiving a Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Pittsfield MSA and MA Non-MSA AAs was weaker than the bank's overall performance under the Lending Test in the full-scope area. In the Pittsfield MSA, weaker performance was due to a lack of CD loans. In the MA Non-MSA AA, weaker performance was due to weaker borrower distribution and a lack of CD loans. Performance in the limited-scope areas had minimal effect on the overall Lending Test rating.

Refer to Tables O through R in the state of Massachusetts section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in the State of Massachusetts is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Springfield MSA was excellent.

Number and Amount of Qualified Investments

The bank had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments*										
Assessment Area	Prior Period**		Current Period		Total				Unfunded Commitments***	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Springfield CSA	11	25,104	19	6,927	30	76.9	32,031	91.2	3	3,503
Pittsfield MSA	6	1,683	3	1,424	9	23.1	3,107	8.8	1	835
MA Non-MSA	0	0	0	0	0	0	0	0	0	0
Total	17	26,787	22	8,351	39	100	35,138	100	4	4,338

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only
** Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
*** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

The bank made 19 investments totaling $6.9 million during the evaluation period, which included 11 qualifying grants and donations totaling $356,000 to five organizations. The dollar volume of current- and prior-period investments represented 46.1 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 94.9 percent of investments supported affordable housing, 4.8 percent funded community services to LMI individuals, and 0.4 percent supported economic development. The bank occasionally used innovative and/or complex investments to support CD initiatives. CBNA made four LIHTC investments in the current period totaling $5.4 million, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $4.0 million in a multi-investor LIHTC fund for a 329-unit project in Springfield, MA, addressing an identified need for affordable rental housing in the CSA. Upon completion 35 units will be rented to families earning up to 30 percent of the AMI, 289 units will be rented to families earning up to 60 percent of the AMI, and 22 units will be rented at market rate.

- CBNA invested $412,000 in a multi-investor fund in Holyoke, MA for a 127-unit LIHTC project addressing an identified need for affordable rental housing.

- CBNA provided grants totaling $170,000 to an organization that provides support to individuals entering the workforce and provides first-time homebuying seminars. The grants were earmarked for financial education in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Investment Test in the Pittsfield MSA was consistent with the bank's overall performance under the Investment Test in the full-scope area. Investment Test performance in the MA Non-MSA AA was weaker than the bank's overall performance under the Investment Test in the full-scope area due to a lower volume of qualified CD investments. Performance in the limited-scope areas had minimal effect on the overall Investment Test rating.

SERVICE TEST

The bank's performance under the Service Test in Massachusetts is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Springfield MSA was excellent.

Retail Banking Services

Distribution of Branch Delivery System*													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Springfield MSA	90.3	16	94.1	12.5	31.3	37.5	18.8	0.0	13.3	14.8	34.2	35.1	2.6
Pittsfield MSA	9.7	1	5.8	0.0	0.0	100	0.0	0.0	8.4	11.4	50.5	29.7	0.0
MA Non-MSA	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	72.7	27.3	0.0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
Totals may not equal 100.0 percent due to rounding.
NA stands for not available.

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's AA. CBNA's distribution of branches in low-income geographies was near-to the percentage of the population living within those geographies. CBNA's distribution of branches in moderate-income geographies exceeded the percentage of the population living within those geographies. Examiners gave positive consideration for one MUI branch located within one-quarter mile of a LMI geography, where the percentage of usage by LMI individuals exceeded the percentage of LMI populations in the AA.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had 22 ATMs in the AA, of which 21 were deposit-taking. CBNA provided data that indicated 70.6 percent of households in low-income geographies and 69.2 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth quarter of 2021. This was an increase of 30.4 percent for households in low-income geographies, and 23.3 percent for households in moderate-income geographies, from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings*							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Springfield MSA	0	4	0	-2	-2	0	0
Pittsfield MSA	0	2	0	-1	0	-1	0
MA Non-MSA	0	0	0	0	0	0	0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
NA stands for not available.

The bank's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank did not open any branches and closed four branches. Two of the closed branches were located in moderate-income geographies. The branch closures were a result of network optimization.

Services, including where appropriate, business hours, do not vary in a way that inconveniences, the various portions of its AA, particularly LMI geographies and/or individuals. CBNA maintained standard business hours and offered traditional banking products and services at all branch locations in the AA. CBNA maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. for the five standalone branches in the AA. CBNA maintained standard branch hours from 10:00 a.m. to 5:00

p.m. Monday-Friday and Saturdays from 10:00 a.m. to 3:00 p.m. for the 11 in-store branch locations. CBNA made all services available at all branches, with the exception of safe deposit boxes which we not available at all eleven in-store branch locations or 69 percent of the branches in the AA, and night deposit services which were not offered at one in-store branch location.

Community Development Services

The bank was a leader in providing CD services.

CBNA employees provided 615 hours of service to 13 CD organizations. During the evaluation period, service activities were responsive to CD needs, particularly related to technical assistance to financial literacy programs targeting LMI individuals. Other services involved leadership, where four employees served on the board of three local non-profit organizations. Service activity examples during the evaluation period include:

- An employee served on the board of an organization providing low-cost medical, dental, and pharmaceutical services in the AA, for a total of 170 hours of service during the evaluation period.

- Bank employees provided over 217 hours of financial literacy and education to local programs targeting LMI families. This included 55 financial education sessions that benefited 1,065 individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Service Test in the Pittsfield MSA AA was weaker than the bank's performance in the full-scope area due to weaker branch distribution. Evaluation under the Service Test in the MA non-MSA AA was not applicable as the bank did not operate any branches in the AA. Performance in the limited-scope areas had minimal effect on the overall Service Test rating.

State Rating

State of Michigan

CRA rating for the State of Michigan: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, both the overall geographic and borrower distributions of lending were good.
- The bank was a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were readily accessible to geographies and individuals of different incomes, and the bank was a leader in providing CD services.

Description of Institution's Operations in Michigan

CBNA delineated four AAs in Michigan. These AAs included a portion of the Detroit-Warren-Dearborn, MI MSA, the entire Ann Arbor MI MSA, a portion of the Lansing-East Lansing, MI MSA (Lansing MSA), and the entire Saginaw, MI MSA. The OCC combined the bank-delineated Detroit-Warren-Dearborn, MI MSA AA and the Ann Arbor MI MSA AA into the Detroit-Warren-Ann Arbor, MI CSA (Detroit CSA) for analysis and presentation purposes. Refer to appendix A for a list of the counties reviewed.

The state of Michigan was CBNA's sixth largest rating area based on deposits.

The bank had $6.8 billion in deposits, representing 4.5 percent of the bank's total domestic deposits as of June 30, 2021. CBNA operated 70 branches and 116 ATMs, of which 102 were deposit-taking, in the rating area, representing 7.4 percent of total branches and 6.7 percent of total ATMs. The combined areas were served by 56 FDIC-insured banks operating 1,016 branches. CBNA ranked eighth with 3.1 percent market share. The top three banks and their market share were JPMorgan Chase Bank, N.A. (29.8 percent), Comerica Bank (16.6 percent), and Bank of America, N.A. (13.3 percent). During the evaluation period, the bank originated and purchased $3.4 billion, or 6.7 percent of its total dollar volume of home mortgage loans and small loans to businesses in the combined areas.

Detroit CSA

The Detroit CSA AA contained four of the six counties comprising the Detroit-Warren-Dearborn, MI MSA and the entire Ann Arbor, MI MSA.

Citizens had $6.7 billion deposits in the Detroit CSA representing 4.4 percent of the bank's total deposits as of June 30, 2021. As of December 31, 2021, the bank operated 68 branches and 112 ATMS, of which 98 were deposit-taking, within the rating area, representing 7.2 percent of total branches and 6.5 percent of total ATMs. The bank originated and purchased approximately $3.4 billion in home mortgage and small business loans within the Detroit CSA during the evaluation period, representing 6.5 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 46 FDIC-insured institutions operating 903 branches in the AA. Citizens ranked eighth in deposit market share with 3.2 percent. The top three banks by deposit market share are JP Morgan Chase Bank, N.A. with 30.7 percent, Comerica Bank with 17.1 percent, and Bank of America, N.A. with 13.7 percent. In addition to FDIC-insured institutions, this area was served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Detroit CSA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Detroit CSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,327	13.9	24.0	31.0	28.8	2.2
Population by Geography	4,401,844	10.8	22.0	33.7	33.0	0.5
Housing Units by Geography	1,932,371	12.5	23.7	33.1	30.3	0.5
Owner-Occupied Units by Geography	1,155,379	6.2	18.2	36.6	38.9	0.1
Occupied Rental Units by Geography	548,811	19.8	30.6	30.2	18.5	0.9
Vacant Units by Geography	228,181	26.9	34.8	21.9	15.1	1.2
Businesses by Geography	380,426	7.8	19.3	31.1	40.7	1.0
Farms by Geography	8,078	5.2	15.7	42.1	36.6	0.3
Family Distribution by Income Level	1,092,901	22.7	16.4	18.7	42.2	0.0
Household Distribution by Income Level	1,704,190	25.1	15.4	16.7	42.8	0.0
Median Family Income MSA - 11460 Ann Arbor, MI MSA		$87,331	Median Housing Value			$135,491
Median Family Income MSA - 19804 Detroit-Dearborn-Livonia, MI		$52,733	Median Gross Rent			$881
Median Family Income MSA - 47664 Warren-Troy-Farmington Hills, MI		$76,739	Families Below Poverty Level			12.6%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Detroit CSA was $66,484. Based on this information low-income families earned less than $33,242 and moderate-income families earned less than $53,187. The median housing value in the AA was $135,491, while the NAR median sales price of a single-family home was $195,800 in calendar year 2019 and increased to $240,800 in the fourth of quarter 2021. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $831 for a low-income borrower and $1,329 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a

home at the AA median housing value would be $727. Housing is generally affordable for low- and moderate-income borrowers in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Detroit CSA, the overall household poverty level was 12.6 percent.

Economic Data

According to Moody's Analytics, the Detroit area's strengths include a concentration of auto industry headquarters, production and research, and development; high housing affordability; and being well-positioned for growth in green and advanced manufacturing. However, the area struggles with below average quality of life, including a high crime rate and eroding infrastructure; a challenging fiscal situation in the city of Detroit; and persistent out-migration. Economic recovery in the area is inconsistent. Manufacturing accounts for an above-average share of jobs and nearly two-thirds of durable manufacturing payrolls are in transportation equipment production. The area is particularly vulnerable to global supply chain issues brought on by the COVID-19 pandemic, including the persistent chip shortage which impacts vehicle production. The healthcare industry is struggling largely due to labor shortages as nurses and other healthcare workers are quitting at record high rates. However, the demand for healthcare services continues to increase with the area having a larger than average population of residents aged 65 and above. The area continues to lose population and this out-migration in the area will be among the steepest in the nation in the coming years. Major employment industries include professional and business services, education and health services, and manufacturing. Major employers include General Motors Corp, Ford Motor Co., University of Michigan, Chrysler Group LLC, and Beaumont Health System. According to the U.S. BLS, as of December 2021 the unemployment rate was 4.2 percent.

Community Contacts

A review was conducted of five community contacts completed during the evaluation period with organizations located throughout the area. The organizations contacted focus on affordable housing, economic development/small business, and social and community services. Contacts noted that many Detroit neighborhoods are underinvested. Homes do not appraise well resulting in high loan-to-value loans that increase loan costs for borrowers. Contacts noted that within the Washtenaw County portion of the AA many service workers reside in the eastern portion of the county, which is more affordable, and then commute for work. Ann Arbor is in the central portion of the county and has a growing job market and highly skilled workforce. The Oakland County portion of the AA saw economic conditions deteriorate during the pandemic. Unemployment increased and many businesses faced hiring difficulties due to safety concerns around COVID. Contacts noted numerous credit and community developments needs in the area including:

- Commercial real estate funding
- Workforce housing
- Small dollar loans for existing businesses
- Loans for small business start-ups
- Technical assistance and counseling for small businesses
- Workforce development training
- Funding to support general operations for non-profit organizations
- Grant funding to support housing rehab
- Access to safe affordable housing
- Access to reliable transportation

- Support for educational programing to assist people in obtaining high school diploma
- Emergency utility assistance

The area was served by several non-profit organizations, community-based organizations, community development entities, economic development organizations, and social service organizations that provide opportunities to help meet community needs.

Scope of Evaluation in Michigan

The Detroit CSA received a full-scope review. This area accounted for 98 percent of the deposits and 97 percent of the bank's lending in the state of Michigan during the evaluation period. The Lansing MSA and Saginaw MSA AAs received limited-scope reviews.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MICHIGAN

LENDING TEST

The bank's performance under the Lending Test in Michigan is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Detroit CSA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Detroit CSA	16,195	9,215	34	25,444	96.6	98.0
Lansing MSA	435	156	0	591	2.2	1.1
Saginaw MSA	180	126	0	306	1.2	0.9
Total	16,810	9,497	34	26,341	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

Dollar Volume of Loans* ($000s)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%Rating Area Loans	%Rating Area Deposits
Detroit CSA	2,815,438	537,589	95,315	3,448,342	97.5	98
Lansing MSA	57,593	7,779	0	65,372	1.8	1
Saginaw MSA	19,852	4,153	0	24,005	0.7	1
Total	2,892,883	549,521	95,315	3,537,719	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 3.2 percent. The bank ranked eighth among 46 depository financial institutions placing it in the top 18 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 2.6 percent based on the number of home mortgage loans originated or purchased. The bank ranked sixth among 711 home mortgage lenders in the

AA, which placed it in the top 1 percent of lenders. The top three lenders with a combined market share of 30.6 percent were Rocket Mortgage (15.8 percent), United Wholesale Mortgage (10.9 percent), and JPMorgan Chase Bank, N.A. (3.9 percent).

According to peer small business data for 2020, the bank had a market share of 4.5 percent based on the number of small loans to businesses originated or purchased. The bank ranked seventh out of 254 small business lenders, which placed it in the top 3 percent of lenders. The top three lenders with a combined market share of 38 percent were JPMorgan Chase Bank, N.A. (15.1 percent), American Express National Bank (14.4 percent), and Bank of America, N.A. (8.5 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending data with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the state of Michigan section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was adequate.

The bank's percentage of home mortgage loans in low-income geographies was significantly below the percentage of owner-occupied homes in low-income geographies but exceeded the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies was below the percentage of owner-occupied homes in moderate-income geographies but exceeded the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the state of Michigan section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was excellent.

The bank's percentage of small loans to businesses in low-income geographies approximated the percentage of businesses in low-income geographies and exceeded the aggregate distribution of loans. The bank's percentage of small loans to businesses in moderate-income geographies exceeded both the percentages of businesses in moderate-income geographies and the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of Michigan section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the state of Michigan section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 7.7 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was below the percentage of businesses with gross annual revenues of $1 million or less but exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made 34 CD loans totaling nearly $95.3 million, which represented 12.8 percent of the allocated tier 1 capital. CD loans were primarily made for economic development purposes. By dollar volume, 33.4 percent of these loans funded affordable housing, 64.7 percent funded economic development, and 1.9 percent funded revitalization and stabilization efforts.

Examples of CD loans include:

- CBNA originated a $12.8 million loan for substantial renovations of a 198-unit senior affordable housing complex. Of the 198 units, 10 were reserved for tenants at or below 40 percent of the AMI, 50 units for tenants at or below 50 percent of AMI, and 138 units for tenants at or below 60 percent of the AMI. This

initiative met a significant need for senior citizens in the community and supported a local government's goal to preserve and create affordable housing. This project qualified for LIHTCs.

- CBNA originated a $6.5 million loan to a nonprofit organization for the rehabilitation of 153 units of affordable housing in the AA, with 39 units having 15-year HUD vouchers. The organization seeks to connect affordable housing residents to resources in an effort to break generational poverty and other current social issues.

- CBNA originated a $5 million economic development loan to support a local grocery store to expand its operation, refinance existing debt, and make physical improvements to its warehouse facility. The grocery store provides food and jobs to the surrounding LMI communities which were severely impacted by the COVID-19 pandemic and supply chain issues.

Product Innovation and Flexibility

The bank made extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 4,670 loans under flexible lending programs in the AA totaling $896.2 million. Program volumes included 38 DHM loans totaling $5.9 million, 113 FHA loans totaling $20.1 million, 4,267 FNMA loans totaling $832.9 million, 151 FNMA Home Ready loans totaling $22 million, 25 GoalBuilder HELOC loans totaling $472,025, 11 No Cost/Low-Cost Refinance Mortgage loans totaling $718,825, and 60 VA loans totaling $14.2 million.

The bank provided 150 CCA down payment grants totaling $685,200 within the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Lansing MSA and Saginaw MSA AAs was weaker than the bank's overall performance under the Lending Test in the full-scope area. In the Lansing MSA, weaker performance was due to the lack of CD lending. In the Saginaw MSA, weaker performance was due to weaker geographic distribution and lack of CD loans. Performance in the limited-scope areas had minimal effect on the overall Service Test rating.

Refer to Tables O through R in the state of Michigan section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in State of Michigan is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Detroit CSA was excellent.

Number and Amount of Qualified Investments

The bank had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments*										
Assessment Area	Prior Period**		Current Period		Total				Unfunded Commitments***	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Detroit CSA	78	40,680	96	65,118	174	92.1	105,798	92.5	6	35,985
Lansing MSA	2	6,404	6	1,014	8	4.2	7,418	6.5	1	428
Saginaw MSA	2	268	5	841	7	3.7	1,109	1.0	1	416
Total	84	47,352	107	67,080	189	100	114,325	100	8	36,829

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only
** Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
*** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 96 investments totaling $65.1 million during the evaluation period, which included 60 qualifying grants and donations totaling $1.4 million to approximately 29 organizations. The dollar volume of current- and prior- period investments represented 14.2 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 97.8 percent of investments supported affordable housing, 1.2 percent funded community services to LMI individuals and 1.0 percent supported economic development. The bank made occasional use of innovative and/or complex investments to support CD initiatives. CBNA made eight LIHTC investments in the current period totaling $53.7 million, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $12.7 million in a multi-investor LIHTC fund in Detroit, MI for a new 44-unit construction project which will provide housing to the homeless population in the CSA, addressing an identified need for affordable rental housing. Upon completion all units will be reserved for households earning less than 60 percent of the AMI. The units are primarily targeted to chronically homeless individuals.

- CBNA invested in a $12.9 million multi-investor fund for a 199-unit LIHTC project in the Cass Park Historic District of Detroit, MI, addressing an identified need for affordable rental housing.

- CBNA donated $95,000 to a community service agency to support ending hunger in the CSA. The agency's programs provide support services for LMI seniors, children, and families in the CSA.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the Lansing MSA and Saginaw MSA AAs was consistent with the bank's overall performance under the Investment Test in the full-scope area. Performance in the limited-scope areas supported the overall Investment Test rating.

SERVICE TEST

The bank's performance under the Service Test in Michigan is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Detroit CSA was excellent.

Retail Banking Services

Distribution of Branch Delivery System*													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Detroit CSA	98.0	68	97.1	5.9	23.5	30.9	39.7	0.0	10.8	22.0	33.7	33.0	0.6
Lansing MSA	1.1	1	1.4	0.0	0.0	100.0	0.0	0.0	8.3	23.9	38.3	24.1	5.4
Saginaw MSA	1.0	1	1.4	0.0	0.0	100.0	0.0	0.0	11.2	12.5	50.5	25.8	0.0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
Totals may not equal 100.0 percent due to rounding.
NA stands for not available.

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's AA. CBNA's distribution of branches in low-income geographies was below, and in moderate-income geographies, exceeded, the percentage of the population living within those geographies. Examiners gave positive consideration for two MUI branches located within one-quarter mile of a LMI geography, where the percentage of usage by LMI individuals exceeded the percentage of LMI populations in the AA.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had 112 ATMs in the AA, 98 of which were deposit-taking. CBNA provided data that indicated 65.8 percent of households in low-income geographies, and 66.6 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth quarter of 2021. This was an increase of 28.1 percent for households in low-income geographies, and an increase of 20.1 percent for households in moderate-income geographies, from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings*							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Detroit CSA	3	19	0	-4	-6	-6	0
Lansing MSA	0	1	0	0	0	-1	0
Saginaw MSA	0	0	0	0	0	0	0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
NA stands for not available.

The institution's opening and closing of branches has not adversely affected accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank closed 19 branches, six of which were located in moderate-income geographies. The branch closures were a result of network optimization. CBNA also opened three branches during the evaluation period, two of which were located in moderate-income geographies. The branch network remains readily accessible to geographies and individuals of different income levels despite the branch closures while ADS and adjacent MUI branches continue to provide additional accessibility.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly low- and moderate-income geographies and/or individuals. CBNA maintained

standard business hours and offered traditional banking products for all traditional branch locations in the AA. CBNA generally maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. for all 57 traditional standalone branch locations. Two branches did not offer hours on Saturdays, one of which was located in a LMI geography. CBNA generally maintained standard branch hours for the 10 in-store branch locations and one limited-service branch, from 10:00 a.m. to 5:00 p.m. Monday-Friday and Saturdays from 10:00 a.m. to 3:00 p.m. One in-store location maintained hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays 9:00 a.m. to 12:00 p.m. CBNA generally made all services available at all branches with the exception of safe deposit boxes which were not available at 89.7 percent of branches in the AA, and night deposit services which were not available at 27.9 percent of branches in the AA.

Community Development Services

The bank was a leader in providing CD services.

CBNA employees provided 2,099 hours of service to 28 CD organizations. During the evaluation period, service activities were responsive to CD needs, particularly related to financial literacy and income tax return preparation targeting LMI individuals. Other services involved leadership, where five employees served on the board of five local non-profit organizations. Service activity examples during the evaluation period include:

- An employee served on the board of an organization that provides emergency shelter, meals and case managers for homeless individuals and families, for a total of 12 hours of service during the evaluation.

- Bank employees contributed 118 hours of technical assistance to a local organization, providing free income tax return preparation services targeting low- and moderate-income individuals.

- Bank employees delivered at least 487 hours of financial literacy and educational programming targeting low- and moderate-income individuals in cooperation with 14 local organizations. Citizens delivered 207 financial education sessions benefiting 3,846 individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank’s performance under the Service Test in the Lansing MSA and Saginaw MSA AAs was weaker than the bank’s overall performance in the full-scope area due to poorer branch distributions. Performance in the limited-scope areas had minimal effect on the overall Service Test rating.

State Rating

State of New Hampshire

CRA rating for the State of New Hampshire[10]: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, both the overall geographic and borrower distributions of lending were good.
- The bank was a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were readily accessible to geographies and individuals of different incomes.

Description of Institution's Operations in New Hampshire

CBNA delineated one AA in New Hampshire which consists of multiple, contiguous non-MSA counties (NH Non-MSA AA). Operations and performance in other New Hampshire counties are included in the Boston CSA rating. Refer to appendix A for a list of counties reviewed.

The state of New Hampshire was CBNA's 10th largest rating area based on deposits.

Citizens had $946.5 million in deposits in the NH Non-MSA AA representing 0.6 percent of the bank's total deposits as of June 30, 2021. As of December 31, 2021, the bank operated nine branches and 13 ATMs, of which all were deposit-taking, within the rating area, representing one percent of total branches and 0.8 percent of total ATMs. The bank originated and purchased approximately $334.2 million in home mortgage and small business loans within the NH Non MSA during the evaluation period, representing 0.7 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 20 FDIC-insured institutions operating 112 branches in the AA. Citizens ranked third in deposit market share with 9.5 percent. The top two banks by deposit market share are TD Bank, N.A. with 14.6 percent, and Mascoma Bank with 13.9 percent. In addition to FDIC-insured institutions, this area is served by several credit unions, mortgage lenders, and mortgage brokers.

[10] For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

NH Non-MSA

The following table provides a summary of the demographics, including housing, business, and economic information for the NH Non-MSA AA.

Table A – Demographic Information of the Assessment Area

Assessment Area: NH Non-MSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	67	1.5	22.4	62.7	13.4	0.0
Population by Geography	288,289	1.4	19.7	64.3	14.5	0.0
Housing Units by Geography	170,248	1.1	20.6	65.7	12.6	0.0
Owner-Occupied Units by Geography	85,377	1.0	19.7	66.2	13.1	0.0
Occupied Rental Units by Geography	33,120	2.1	23.3	62.1	12.5	0.0
Vacant Units by Geography	51,751	0.7	20.3	67.2	11.8	0.0
Businesses by Geography	28,975	0.8	19.8	63.1	16.3	0.0
Farms by Geography	1,268	0.3	16.5	69.1	14.1	0.0
Family Distribution by Income Level	75,449	21.3	20.1	22.2	36.3	0.0
Household Distribution by Income Level	118,497	25.1	17.9	19.0	38.0	0.0
Median Family Income Non-MSAs - NH		$71,699	Median Housing Value			$203,917
			Median Gross Rent			$891
			Families Below Poverty Level			6.5%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The median family income for the AA was $71,699. Based on this information, low-income families earned less than $35,849 and moderate-income families earned less than $57,359. The median housing value in the AA is $203,917. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $896 for a low-income borrower and $1,433 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be $1,095. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the NH Non-MSA AA, the overall household poverty level was 6.5 percent.

Economic Data

According to Moody's Analytics, the state of New Hampshire is in recovery. The state has low taxes with a stable property tax base, a highly skilled workforce, high per capita income with a low poverty rate, and lower employment volatility. In comparison to the rest of the region or country, New Hampshire has added jobs faster

and regained 75 percent of jobs lost during the first year of the COVID-19 pandemic. Most industries have returned to pre-pandemic employment levels with transportation and professional services seeing significant growth. Major employment industries include healthcare and social assistance, government, retail trade, and accommodation and food service. Manufacturing remains strong, with pharmaceutical and defense manufacturers operating in the state. The state expects to attract additional tourism given early pandemic precautions and restrictions have been largely eliminated. Increased demand for vacation homes could result in worker shortages as hospitality workers may be priced out of the homebuying market. Like the rest of the country, the state has seen substantial increases in home prices driven by increased levels of remote work, fewer sellers, and historically low interest rates. Home building has increased to meet demand. The largest employers in the state include Dartmouth Hitchcock Medical Center, BAE Systems, Hannaford Bros. Co., and Fidelity Investments. According to the U.S. BLS, the December 2021 unemployment rate was 2.5 percent for Carroll County, 2.7 precent for Cheshire County, 3.1 percent for Coos County, 2.2 percent for Grafton County, and 2.2 percent for Sullivan County. The state-wide unemployment rate was 2.4 percent.

Community Contacts

A review was conducted of three community contacts completed during the evaluation period with organizations located throughout the area. The organizations contacted focus on affordable housing and economic development. In addition, a review was conducted of the North Country Comprehensive Economic Development Strategy covering the years 2018 through 2022. Contacts noted that the area has many low-wage jobs making housing costs unaffordable for workers in these jobs. Local zoning codes make it difficult to develop affordable housing. The rate of homeownership in the area is relatively high at 72 percent and the area has a relatively low percentage of multi-family dwellings. Most of the area is rural and private sector developers do not have a lot of interest in doing large scale projects in these areas, instead focusing on southern N.H. which has better proximity to Boston. The area has a lack of natural gas infrastructure and fuel-oil is the primary heating source. Many residents in the far northern part of the area suffer from food insecurity due to a lack of access to full-service grocery stores. Many areas also lack access to fast, reliable broadband services. Identified needs include funding to support energy efficiency and weatherization programs; safe, decent, and affordable housing, particularly for low-income households and elderly residents; and rehab loans for older properties.

The area was served by a limited number of non-profit organizations, economic development organizations, and social service organizations that provide opportunities to help meet community needs.

Scope of Evaluation in New Hampshire

The NH Non-MSA AA received a full-scope review. This was the bank's only AA in the state of New Hampshire.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW HAMPSHIRE

LENDING TEST

The bank's performance under the Lending Test in New Hampshire is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the NH Non-MSA AA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% of Rating Area Loans	% of Rating Area Deposits
NH Non-MSA	1,690	829	3	2,522	100	100

Dollar Volume of Loans ($000s)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% of Rating Area Loans	% of Rating Area Deposits
NH Non-MSA	219,077	43,147	9,390	343,614	100	100

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 9.5 percent. The bank ranked third among 20 depository financial institutions placing it in the top 15 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 4.9 percent based on the number of home mortgage loans originated or purchased. The bank ranked third among 377 home mortgage lenders in the AA, which placed it in the top 1 percent of lenders. The top three competitors with a combined market share of 19 percent were Rocket Mortgage (9.5 percent), Mascoma Bank (5.4 percent), and CMG Mortgage Inc. (4.1 percent).

According to peer small business data for 2020, the bank had a market share of 6.2 percent based on the number of small loans to businesses originated or purchased. The bank ranked fourth out of 106 small business lenders, which placed it in the top four percent of lenders. The top three lenders with a combined market share of 34.5 percent were Mascoma Bank (14.7 percent), American Express National Bank (12.8 percent), and TD Bank, N.A. (7 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending data with available demographic information and aggregate lending data. Examiners placed more emphasis on moderate-income geographies due to the higher percentage of owner-occupied housing units and businesses in those geographies. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the state of New Hampshire section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans in low-income geographies was significantly below both the percentage of owner-occupied homes in low-income geographies and the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied homes in moderate-income geographies and exceeded the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the state of New Hampshire section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was excellent.

The bank's percentage of small loans to businesses in low-income geographies approximated both the percentage of businesses in low-income geographies and the aggregate distribution of loans. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses in moderate-income geographies and the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of New Hampshire section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the state of New Hampshire section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 6 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less and exceeded the aggregate distributions of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made three CD loans totaling nearly $9.4 million, which represented 8.9 percent of the allocated tier 1 capital. All CD loans supported economic development activities.

An example of a CD community loan includes a CBNA originated $6.4 million PPP loan to an area hospital to ensure 542 LMI employees received paychecks during the COVID-19 pandemic. These employees earned an average annual salary of $46,223, which was less than 80 percent of the AMI. The hospital serves as an essential community facility, providing medical care and related services to residents.

Product Innovation and Flexibility

The bank made limited use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 455 loans under flexible lending programs in the AA totaling $95.9 million. Program volumes included one DHM loan totaling $178,286, six FHA loans totaling $1.1 million, 423 FNMA loans totaling $90.9 million, 10 FNMA Home Ready loans totaling $1.3 million, one GoalBuilder HELOC loan totaling $25,000, four No Cost/Low-Cost Refinance Mortgage loans totaling $277,000, and 10 VA loans totaling $2.3 million.

The bank provided seven CCA down payment grants totaling $18,500 within the AA.

INVESTMENT TEST

The bank's performance under the Investment Test in the State of New Hampshire is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the NH Non-MSA AA was excellent.

Number and Amount of Qualified Investments

The bank had an excellent level of qualified CD investments, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
NH Non-MSA	1	1,582	18	9,237	19	100	10,819	100	2	2,523

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 18 investments totaling $9.2 million during the evaluation period, with no qualifying grants or donations. The dollar volume of current- and prior- period investments represented 10.3 percent of allocated tier 1 capital.

The bank exhibited good responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 100.0 percent of investments supported affordable housing. The bank occasionally used innovative and/or complex investments to support CD initiatives. CBNA made two LIHTC investments in the current period totaling $5.6 million, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $2.0 million with a multi-investor LIHTC fund for a project with 23-units in Hanover, NH, addressing an identified need for affordable rental housing. The units are subsidized under Section 8 and available to residents earning less than 50 percent of the AMI.

- CBNA invested $3.6 million in a multi-investor fund in Hanover, NH for an 18-unit LIHTC project addressing an identified need for affordable rental housing.

SERVICE TEST

The bank's performance under the Service Test in New Hampshire was rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the NH Non-MSA AA was excellent.

Retail Banking Services

Distribution of Branch Delivery System													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
NH Non-MSA	100.0	9	100.0	0.0	22.2	55.6	22.2	0.0	1.4	19.7	64.3	14.5	0.0

**Totals may not equal 100.0 percent due to rounding.
***NA stands for not available.

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's AA. CBNA's distribution of branches in moderate-income geographies exceeded the percentage of the population living within those geographies. There were no bank branches located in low-income geographies; however, examiners considered that the percentage of the population within low-income geographies was less than 2 percent. As such, examiners weighted the bank's performance in moderate-income geographies more heavily.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had 13 ATMs in the AA, all of which were deposit-taking. CBNA provided data that indicated 64.4 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth

quarter of 2021. This was an increase of 4.3 percent for households in moderate-income geographies, from the start of the evaluation period. ADS had a positive impact on the service test rating.

Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
NH Non-MSA	0	2	0	-1	-1	0	0

**NA stands for not available.

The institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. CBNA closed two branches, one of which was in a moderate-income geography. The branch closure in the moderate-income geography was a result of network optimization.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly low- and moderate-income geographies and/or individuals. CBNA maintained standard business ours and offered traditional banking products at all branch locations in the AA. CBNA generally maintained standard branch hours for the nine branch locations from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. One branch located in a moderate-income geography did not offer Saturday hours. CBNA made all services available at all branches, with the exception of one branch not offering safe deposit services and one branch not offering night deposit services.

Community Development Services

CBNA provided an adequate level of CD services.

CBNA employees provided board participation in four nonprofit organizations with four employees providing approximately 290 board service hours.

The following was an example of CD services provided in this AA:

- An employee served as a board member for an organization involved in promoting community development and affordable housing.

State Rating

State of New York

CRA rating for the State of New York[11]: Outstanding,
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, both the overall geographic and borrower distributions of lending were good.
- The bank was a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were reasonably accessible to geographies and individuals of different incomes and the bank provided a relatively high level of CD services.

Description of Institution's Operations in New York

CBNA delineated multiple AAs in the state including a portion of the Albany-Schenectady-Troy, NY MSA, a portion of the Glen Falls, NY MSA, a portion of the Binghamton, NY MSA, the entire Buffalo-Cheektowaga, NY MSA (Buffalo MSA), the entire Ithaca, NY MSA, a portion of the Rochester, NY MSA, a portion of the Syracuse, NY MSA, the entire Utica-Rome, NY MSA, and two non-MSA AAs each comprised of one county. The OCC combined four bank-delineated AAs to form two CSA AAs for analysis and presentation purposes. The Albany-Schenectady-Troy, NY MSA and Glen Falls, NY MSA AAs were combined into the Albany-Schenectady, NY CSA (Albany CSA) and the Ithaca, NY MSA AA was combined with one non-MSA AA into the Ithaca-Cortland, NY CSA (Ithaca CSA). The remaining non-MSA county AA was reviewed as the NY Non-MSA AA. Operations within other counties in New York were included in the New York CSA rating area. Refer to appendix A for a list of counties reviewed.

The state of New York was CBNA's fifth largest rating area based on deposits.

The bank had $7.6 billion in deposits, representing 5 percent of the bank's total domestic deposits as of June 30, 2021. CBNA operated 97 branches and 127 ATMs, of which 124 were deposit-taking, within the rating area, representing 10.3 percent of total branches and 7.4 percent of ATMs. The combined areas were served by 53 FDIC-insured banks operating 1,049 branches. CBNA ranked fourth with 4.8 percent market share. The top three banks and their market share were Manufacturers and Traders Trust Company (M&T Bank), with 37.4 percent, KeyBank, N.A. with 18.9 percent, and Bank of America, N.A. with 6.2 percent. During the evaluation

[11] For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

period, the bank originated or purchased nearly $3 billion, or 5.8 percent of its total dollar volume of home mortgage loans and small loans to businesses in the combined areas.

Buffalo MSA

The Buffalo MSA AA was comprised of Erie and Niagara counties in New York.

CBNA had $2.2 billion in deposits in the Buffalo MSA representing 1.4 percent of the bank's total deposits as of June 30, 2021. As of December 31, 2021, the bank operated 38 branches and 50 ATMs, of which 48 were deposit-taking, within the AA, representing four percent of total branches and 2.9 percent of total ATMs. The bank originated and purchased approximately $1.1 billion in home mortgage and small business loans within the Buffalo CSA during the evaluation period, representing 2.2 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 18 FDIC-insured institutions operating 245 branches in the AA. Citizens ranked sixth in deposit market share with 3.1 percent. The top three banks by deposit market share are M&T Bank with 63 percent, KeyBank N.A. with 14.3 percent, and HSBC Bank USA, N.A. with 5.4 percent. In addition to FDIC-insured institutions, this area is served by several credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Buffalo MSA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Buffalo MSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	299	15.4	18.1	39.8	23.4	3.3
Population by Geography	1,135,734	12.7	13.5	40.0	32.5	1.3
Housing Units by Geography	519,952	14.3	15.0	40.6	29.9	0.2
Owner-Occupied Units by Geography	311,183	6.9	11.4	43.8	37.9	0.0
Occupied Rental Units by Geography	159,470	23.9	19.7	37.1	18.9	0.4
Vacant Units by Geography	49,299	29.7	22.7	32.0	15.1	0.5
Businesses by Geography	91,398	10.5	12.2	35.6	37.7	4.0
Farms by Geography	2,345	3.8	4.9	45.9	44.1	1.3
Family Distribution by Income Level	284,789	22.2	16.6	20.3	40.9	0.0
Household Distribution by Income Level	470,653	25.9	15.3	16.5	42.3	0.0
Median Family Income MSA - 15380 Buffalo-Cheektowaga, NY MSA		$67,108	Median Housing Value			$125,586
			Median Gross Rent			$726
			Families Below Poverty Level			10.7%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The median family income for the Buffalo MSA was $67,108. Based on this information low-income families earned less than $33,554 and moderate-income families earned less than $53,686. The median housing

value in the AA was $125,586 while the NAR median sales price of a single-family home was $160,900 in calendar year 2019 and increased to $216,700 in the fourth quarter of 2021. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $838 for a low-income borrower and $1,342 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be $674. Housing is generally affordable to low- and moderate-income borrowers in the AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Buffalo CSA, the overall household poverty level was 10.7 percent.

Economic Data

According to Moody's Analytics, the Buffalo area's strengths include high housing affordability and consistently low foreclosures, tourist attractions, including Niagara Falls, and low business costs. However, the area faces long term population losses driven by the cold climate and economic decline and is vulnerable to international shocks due to trade and tourism linkages. The area is New York's worst-performing large metro area. Goods producers are performing well but most service industries are trailing the national pace, while the public sector and education and healthcare continue to struggle. The area has a sizable banking and insurance presence, which has driven aggressive hiring for banking and financial technology roles. Price growth in the Buffalo housing market has been strong since the pandemic began due to reduced out-migration of residents and lack of inventory. However, rising home prices are impacting affordability and turning the area into New York's most overvalued large market. This is increasing the risk of a near-term correction. Major employment industries include education and health services, government, and professional and business services. Major employers in the area include Kaleida Health, M&T Bank, Catholic Health, and University at Buffalo. According to the U.S. BLS, as of December 2021, the unemployment rate in the area was 3.5 percent.

Community Contacts

A review was conducted of two community contacts completed during the examination period with organizations located throughout the area. The contacts consisted of listening sessions with representatives of multiple organizations focused on affordable housing, small business development/economic development, financial literacy/asset development, employment and work force development, neighborhood revitalization, and advocacy for LMI populations and geographies. Contacts noted that residents on the east side of Buffalo continue to struggle with high unemployment rates and low-wage jobs. There is a need for job training programs to help people access higher paying jobs. There is also a lack of access to traditional financial services and grocery stores in this area. Contacts noted that the east side of Buffalo has faced decades of disinvestment. Many black-owned businesses lack pre-existing relationships with banks making it difficult to obtain loans. There is a need for community literacy within the banking industry so that financial institutions can fully understand the needs of the communities they are supposed to serve. Contacts also noted that while housing in Buffalo is generally affordable, the quality of some of the housing is old and substandard. Other identified needs include:

- Technical assistance for small business
- Increased financing for community development, such as mixed-income housing in low- and moderate-income neighborhoods

- Support for job training/workforce development programs
- Financial literacy/asset development
- Rehab assistance for owners of older housing units
- Credit builders programming
- Safe and affordable transactional and savings accounts
- Access to capital for entrepreneurs/small business owners.

The area was served by several non-profit organizations, community-based organizations, community development entities, economic development organizations, and social service organizations that provide opportunities to help meet community needs.

Scope of Evaluation in New York

The Buffalo MSA received a full-scope review. This area accounted for 29 percent of the bank's deposits and 38 percent of the bank's lending in the state during the evaluation period. The remaining AAs received limited-scope reviews.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW YORK

LENDING TEST

The bank's performance under the Lending Test in New York is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Buffalo MSA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Buffalo MSA	7,641	3,293	8	10,942	39.5	29.1
Albany CSA	3,342	2,090	13	5,445	19.7	32.9
Binghamton MSA	470	399	4	873	3.2	3.5
Ithaca CSA	202	94	1	297	1.1	0.8
Rochester MSA	4,828	1,897	10	6,735	24.3	24.2
Syracuse MSA	1,396	935	2	2,333	8.4	5.8
Utica MSA	547	316	3	866	3.1	2.8
NY Non-MSA	156	48	0	204	0.7	0.9
Total	18,582	9,072	41	27,695	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

Dollar Volume of Loans* ($000s)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Buffalo MSA	1,008,502	134,176	19,650	1,162,328	36.8	29.1
Albany CSA	573,292	100,413	79,511	753,216	23.9	32.9
Binghamton MSA	51,957	13,403	16,952	82,312	2.6	3.5
Ithaca CSA	32,912	3,558	1,808	38,278	1.2	0.8
Rochester MSA	655,257	69,546	45,059	769,862	24.4	24.2
Syracuse MSA	193,554	47,210	3,392	244,156	7.7	5.8
Utica MSA	67,295	12,276	3,677	83,248	2.6	2.8
NY Non-MSA	21,268	1,119	0	22,387	0.8	0.9
Total	2,604,037	381,701	170,049	3,155,787	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 3.1 percent. The bank ranked sixth among 18 depository financial institutions placing it in the top 34 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 7.3 percent based on the number of home mortgage loans originated or purchased. The bank ranked fourth among 291 home mortgage lenders in the AA, which placed it in the top 2 percent of lenders. The top three lenders with a combined market share of 32 percent were M&T Bank (12.6 percent), Rocket Mortgage (10.5 percent), and KeyBank N.A. (8.9 percent).

According to peer small business data for 2020, the bank had a market share of 6.5 percent based on the number of small loans to businesses originated or purchased. The bank ranked sixth out of 137 small business lenders, which placed it in the top 5 percent of lenders. The top three lenders with a combined market share of 43.2 percent were M&T Bank (19.3 percent), KeyBank N.A. (13.2 percent), and American Express National Bank (10.7 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending data with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the state of New York section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans in low-income geographies was well below the percentage of owner-occupied homes in low-income geographies but exceeded the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies approximated the percentage of owner-occupied homes in moderate-income geographies and exceeded the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the state of New York section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was good.

The bank's percentage of small loans to businesses in low-income geographies was below the percentage of businesses in low-income geographies but was near to the aggregate distribution of loans. The percentage of small loans to businesses in moderate-income geographies was near to the percentage of businesses in moderate-income geographies and exceeded the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of New York section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans to low-income borrowers was well below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the state of New York section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 8.9 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less and exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made eight CD loans totaling nearly $19.7 million, which represented 8 percent of the allocated tier 1 capital. CD loans primarily supported affordable housing. By dollar volume, 56.5 percent of CD loans funded affordable housing, 37.4 percent funded economic development, and 6.1 percent funded community services targeted to LMI individuals.

Examples of CD loans include:

- CBNA originated a $11.1 million loan to support the construction of 46 units of affordable senior housing. Fourteen units are reserved for tenants at or below 30 percent AMI, 29 units are reserved for tenants at or below 50 percent of AMI, and three units are reserved for tenants at or below 60 percent AMI. The bank utilized LIHTCs for this loan.

- CBNA originated a $1.2 million loan to a non-profit organization to renovate, upgrade, and expand one of their buildings. The organization provides services to recently released incarcerated persons to help them transition out of prison and back into the community.

Product Innovation and Flexibility

The bank made extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 1,827 loans under flexible lending programs in the AA totaling $297 million. Program volumes included 48 DHM loans totaling $6.1 million, 104 FHA loans totaling $16.4 million, 1,445 FNMA loans totaling $224.2 million, 155 FNMA Home Ready loans totaling $19.6 million, 18 GoalBuilder HELOC loans totaling $386,250, 10 No Cost/Low-Cost Refinance Mortgage loans totaling $712,122, and 47 VA loans totaling $9.2 million.

The bank provided 121 CCA down payment grants totaling $305,200 within the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Rochester MSA, Albany CSA, Binghamton MSA, Ithaca CSA, Syracuse MSA, Utica MSA, and the NY Non-MSA AAs was consistent with the bank's overall performance under the Lending Test in the full-scope area. Performance in the limited-scope areas supported the overall Lending Test rating.

Refer to Tables O through R in the state of New York section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in State of New York is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Buffalo MSA was excellent.

Number and Amount of Qualified Investments

The bank had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments*										
Assessment Area	Prior Period**		Current Period		Total				Unfunded Commitments***	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Buffalo MSA	60	14,720	55	21,900	115	28.3	36,620	17.8	2	11,278
Albany CSA	100	30,154	49	52,820	149	36.7	82,974	40.3	4	44,284
Binghamton MSA	22	895	8	2,553	30	7.4	3,449	1.7	1	1,135
Ithaca CSA	4	275	2	342	6	1.5	617	0.3	0	0
Rochester MSA	20	25,003	37	29,594	57	14.0	54,597	26.5	3	16,730
Syracuse MSA	28	6,430	11	3,407	39	9.6	9,837	4.8	2	1,734
Utica MSA	1	1,656	5	16,116	6	1.5	17,772	8.6	4	9,075
NY Non-MSA	0	0	4	324	4	1.0	324	0.2	0	0
Total	235	79,133	171	127,056	406	100	206,190	100	16	84,236

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only
** Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
*** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 55 investments totaling $21.9 million during the evaluation period, which included 30 qualifying grants and donations totaling $246,000 to 12 organizations. The dollar volume of current- and prior-period investments represented 14.9 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 98.9 percent of investments supported affordable housing, 0.7 percent funded community services to LMI individuals and 0.4 percent supported economic development. The bank occasionally used innovative and/or complex investments to support CD initiatives. CBNA made two LIHTC investments in the current period totaling $17.4 million, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $11.4 million with a multi-investor LIHTC fund for a project in Buffalo, NY with 46 units of affordable senior housing, addressing an identified need for affordable rental housing.

- CBNA invested $6 million in a 52-unit LIHTC project in North Tonawanda, NY to rehabilitate a school into housing, addressing an identified need for affordable rental housing. The project commits to reserving 100 percent of the units to tenants earning up to 30 percent, 50 percent, and 60 percent of AMI, respectively. The project also provides benefits for disabled individuals in the community with 12 of the units reserved for individuals with disabilities.

- CBNA provided three grants totaling $25,000 to fund a housing organization to support financial education. The receiving organization provided homebuyer education, general financial education, and affordable rental housing search assistance to over 734 households.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the Albany CSA, Binghamton MSA, Ithaca CSA, Rochester MSA, Syracuse MSA, and Utica MSA AAs was consistent with the bank's overall performance under the Investment Test in the full-scope area. The bank's performance under the Investment Test in the NY Non-MSA AA was weaker than the bank's overall performance under the Investment Test in the full-scope area due to a lower volume of CD investments. Performance in the limited-scope areas had minimal effect on the overall Investment Test rating.

SERVICE TEST

The bank's performance under the Service Test in New York is rated High Satisfactory. Performance in the limited-scope areas had a positive effect on the overall Service Test rating.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Buffalo MSA was adequate.

Retail Banking Services

Distribution of Branch Delivery System*

Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Buffalo MSA	29.0	38	39.2	5.3	5.3	50.0	36.8	2.6	12.7	13.5	40.0	32.5	1.3
Albany CSA	32.9	22	22.7	13.6	13.6	27.3	45.5	0.0	6.7	16.2	52.8	23.5	0.9
Binghamton MSA	3.5	3	3.1	33.3	33.3	33.3	0.0	0.0	8.1	16.0	51.5	24.4	0.0
Ithaca CSA	0.8	2	2.1	0.0	50.0	0.0	50.0	0.0	0.0	13.4	56.9	25.7	3.9
Rochester MSA	24.2	24	24.7	8.3	12.5	50.0	29.2	0.0	9.6	14.2	45.3	30.0	1.0
Syracuse MSA	5.8	5	5.2	0.0	0.0	40.0	60.0	0.0	11.4	13.1	40.6	33.4	1.5
Utica MSA	2.8	3	3.1	0.0	0.0	66.7	0.0	33.3	11.7	10.2	53.0	23.3	1.8
NY Non- MSA	0.9	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	71.2	18.9	5.2

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
Totals may not equal 100.0 percent due to rounding.
NA stands for not available.

Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the institution's AA. CBNA's distribution of branches in both low-income and moderate-income geographies was well below the percentage of the population living in those geographies. Examiners gave positive consideration for five MUI branches located within one-quarter mile of LMI geographies, where the percentage of usage by LMI individuals exceeded the percentage of LMI populations in the AA.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had 39 ATMs in the AA, of which 38 were deposit-taking. CBNA provided data that indicated 70.1 percent of households in low-income geographies and 71.8 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth quarter of 2021. This was an increase of 22.7

percent for household in low-income geographies and 15.2 percent for households in moderate-income geographies from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings*							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Buffalo MSA	1	4	0	0	-3	0	0
Albany CSA	1	4	-1	0	-2	0	0
Binghamton MSA	0	1	0	0	0	-1	0
Ithaca CSA	0	0	0	0	0	0	0
Rochester MSA	0	1	0	0	-1	0	0
Syracuse MSA	0	1	0	0	-1	0	0
Utica MSA	0	0	0	0	0	0	0
NY Non- MSA	0	2	0	0	-2	0	0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
** NA stands for not available.

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank opened one middle-income branch and closed four branches in middle-income geographies.

Services, including where appropriate, business hours, do not vary in a way that inconveniences, the various portions of its AA, particularly LMI geographies and/or individuals. CBNA maintained standard business hours and offered traditional banking products and services at all branch locations in the AA. CBNA generally maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. for the 17 standalone branch locations. One branch in a MUI geography did not have Saturday hours. CBNA maintained standard branch hours from 10:00 a.m. to 5:00 p.m. Monday-Friday and Saturdays from 10:00 a.m. to 3:00 p.m. for the 21 in-store branch locations. CBNA generally made all services available at all branches with the exception of safe deposit services which were not available at 68.4 percent of branches in the AA, and night deposits which were not available at 52.6 percent of branches in the AA.

Community Development Services

The institution provided a relatively high level of CD services.

CBNA employees provided 709 hours of service to 18 CD organizations. During the evaluation period, service activities were responsive to CD needs, particularly related to technical assistance to financial literacy, tax preparation, and job training programs targeting LMI individuals. Other services involved leadership, where seven employees served on the boards of 11 local non-profit organizations. Service activity examples during the evaluation period include:

- An employee served on the board of for an organization whose mission is to empower economically disadvantaged people through economic development, community development, and education, for a total of 43 hours of service during the evaluation period.

- Bank employees provided 52 hours of technical assistance to a local organization that provides free tax help targeting LMI individuals and persons with disabilities.

- Bank employees contributed 71 hours of technical assistance to two organizations providing workforce development programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Albany CSA, Binghamton MSA, Ithaca CSA, and Rochester MSA AAs was stronger than the bank's overall performance in the full-scope area due to better branch distributions. Performance in the NY Non-MSA, Syracuse MSA, and Utica MSA AAs was weaker than the bank's performance under the Service Test in the full-scope area due to poorer branch distributions. Performance in the limited-scope areas had a positive effect on the overall Service Test rating.

State Rating

State of Ohio

CRA rating for the State of Ohio[12]: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflected good responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending was adequate and borrower distributions of lending was excellent.
- The bank has made a relatively high level of CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were accessible to geographies and individuals of different incomes and the bank was a leader in providing CD services.

Description of Institution's Operations in Ohio

CBNA delineated multiple AAs in Ohio. These AAs included a portion of the Akron, OH MSA, the entire Cleveland-Elyria, OH MSA, a portion of the Canton-Massillon, OH MSA, a portion of the Toledo, OH MSA, and two non-contiguous, non-MSA counties.

The OCC combined the Akron, OH MSA AA, the Cleveland-Elyria, OH MSA AA, and the Canton-Massillon, OH MSA AA into the Cleveland-Akron-Canton, OH CSA (Cleveland CSA) for analysis and presentation purposes. One non-MSA county was reviewed as part of the Youngstown CSA, as noted above. The remaining non-MSA county was reviewed as the OH non-MSA AA. Refer to appendix A for a list of the counties reviewed.

The state of Ohio was CBNA's fourth largest rating area based on deposits.

The bank had $12.9 billion in deposits, representing 8.4 percent of the bank's total domestic deposits as of June 30, 2021. CBNA operated 84 branches and 132 ATMs, all of which were deposit-taking, in the rating area, representing 8.9 percent of total branches and 7.7 percent of total ATMs. The combined areas were served by 56 FDIC-insured banks operating 967 branches. CBNA ranked fourth with 9.2 percent market share. The top

[12] For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

three banks and their market share were KeyBank, N.A., with 23.5 percent, The Huntington National Bank with 18.4 percent, and PNC Bank, N.A. with 11.5 percent. During the evaluation period, the bank originated and purchased $2.5 billion, or 4.9 percent of its total dollar volume of home mortgage loans and small loans to businesses in the combined areas.

Cleveland CSA

The Cleveland CSA AA was comprised of the entire Cleveland, OH MSA and contained one of the two counties in the Akron, OH MSA and one of the two counties in the Canton, OH MSA.

CBNA had $12 billion deposits in the Cleveland CSA representing 7.9 percent of the bank's total deposits. As of December 31, 2021, the bank operated 74 branches and 113 ATMs, all of which were deposit-taking, within the rating area, representing 7.9 percent of total branches and 6.6 percent of total ATMs. The bank originated and purchased approximately $21 billion in home mortgage and small business loans within the Cleveland CSA during the evaluation period, representing 6.5 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 42 FDIC-insured institutions operating 805 branches in the AA. Citizens ranked fourth in deposit market share with 9.7 percent. The top three banks by deposit market share are KeyBank, N.A. with 24.8 percent, The Huntington National Bank with 17.9 percent, and PNC Bank, N.A. with 11.9 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Cleveland CSA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Cleveland CSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	859	18.2	21.7	35.0	23.6	1.5
Population by Geography	2,981,309	11.7	19.2	37.8	31.0	0.3
Housing Units by Geography	1,366,824	13.4	21.2	37.3	27.7	0.5
Owner-Occupied Units by Geography	803,026	6.3	15.8	41.5	36.2	0.1
Occupied Rental Units by Geography	415,869	21.9	28.9	32.6	15.6	1.0
Vacant Units by Geography	147,929	27.7	28.8	27.3	15.0	1.1
Businesses by Geography	228,456	9.0	15.6	35.4	39.0	1.0
Farms by Geography	5,860	4.1	10.9	44.6	40.2	0.1
Family Distribution by Income Level	758,197	22.2	17.0	19.9	41.0	0.0
Household Distribution by Income Level	1,218,895	25.5	15.5	17.0	42.0	0.0
Median Family Income MSA - 10420 Akron, OH MSA		$65,716	Median Housing Value			$135,332
Median Family Income MSA - 15940 Canton-Massillon, OH MSA		$59,302	Median Gross Rent			$751
Median Family Income MSA - 17460 Cleveland-Elyria, OH MSA		$65,821	Families Below Poverty Level			11.3%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Cleveland CSA was $65,152. Based on this information low-income families earned less than $32,576 and moderate-income families earned less than $52,121. The median housing value in the AA was $135,332 while the NAR median sales price of a single-family home was $164,100 in calendar year 2019 and increased to $195,700 in the fourth quarter of 2021. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $814 for a low-income borrower and $1,303 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be $726. Housing is generally affordable for low- and moderate-income borrowers in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Cleveland CSA, the overall household poverty level was 11.3 percent.

Economic Data

According to Moody's Analytics, the Cleveland area's strengths include manufacturing infrastructure and specialized factory labor, and world class clinical and research healthcare institutions. However, the area has weak demographics with persistent out-migration and a high foreclosure inventory. The area's recovery is on the upswing and payroll employment has recouped about 80 percent of its pandemic related losses driven by gains in professional and business services, consumer industries, the public sector, and other services. Industrial production is high even as industry employment remains below pre-pandemic levels. Healthcare has been sluggish and demographic challenges, including out-migration, have stymied a full recovery of the labor force. Supply chain challenges, which have led to a shortage of semiconductors, has weighed heavily on local auto manufacturers and steel production. White collar services are anticipated to remain on an upward trajectory. Local business costs have been declining in recent years and remain below the national average. The share of the population that holds a bachelor's degree has been trending upward and local educational institutions, including Case Western Reserve and Cleveland State University, are registering students in record numbers with white collar firms hiring recent graduates. Major employment industries include education and health services, professional and business services, and government. Major employers include Cleveland Clinic Foundation, University Hospitals, U.S. Office of Personnel Management, and Minute Men Companies. According to the U.S. BLS, as of December 2021 the unemployment rate was 4.6 percent.

The Summit County portion of the AA contains the city of Akron, the fifth largest city in Ohio. Akron's strengths include below average exposure to COVID-19, relatively low business and living costs, and a prime location for staffing business outsourcing and human resources support roles. However, per capita income is below average, there are few jobs in high value-added services, and the area has weak migration trends and a shrinking population. Job growth in the area has trailed that of the region and the U.S. for two years. Manufacturing is an economic driver in the area. A large part of the manufacturing base is closely tied to vehicle production, which saw payrolls trend lower due to chip shortages that weighed on production and hiring. There has been a mild upswing in single-family permitting, but house price appreciation is cooling more than elsewhere as demand is below average. Major employment industries in the area include education and health services, professional and business services, and government. Major employers include Summa Health System, Akron Children's Hospital, Cleveland Clinic, and Minute Men HR Management Services. According to the U.S. BLS, as of December 2021 the unemployment rate was 3.7 percent.

Community Contacts

A review was conducted of four community contacts completed during the examination period with organizations located throughout the area. The organizations contacted focus on affordable housing, economic development, and financial literacy/asset development. Contacts noted that foreclosures are still an issue. The area has an older housing stock with many dwellings passed down from generation to generation. A lot of homes in low-income areas have not been adequately maintained and need repair. There are also some neighborhoods (in Akron for example) that have a number of vacant and abandoned homes. There is a digital divide in Akron as several neighborhoods lack highspeed broadband which means residents are unable to access online banking or other online programs and services. Many low-income households are housing cost burdened and there is a lack of safe and affordable housing in many areas. Low-income residents need better access to community service programs focused on education, health, security, and fair housing. Other identified needs include:

- Financial education and technical assistance for small businesses
- Affordable rental housing
- Non-tax credit investment in affordable housing
- Greater flexibility in mortgage lending
- Funding for home repairs and modifications
- Access to capital for small businesses and small farms
- Programs that will improve access to credit for people with weak credit histories

The area was served by several non-profit organizations, community-based organizations, community development entities, economic development organizations, and social service organizations that provide opportunities to help meet community needs.

Scope of Evaluation in Ohio

The Cleveland CSA received a full-scope review. This area accounted for 93 percent of deposits and nearly 87 percent of lending in the state during the evaluation period. The Toledo MSA and OH Non-MSA AAs received limited-scope reviews.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

LENDING TEST

The bank's performance under the Lending Test in the state of Ohio is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Cleveland CSA was excellent.

Lending Activity

Lending levels reflected good responsiveness to AA credit needs.

Number of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Cleveland CSA	13,281	7,705	36	21,022	86.8	93.5
Toledo MSA	2,221	723	0	2,944	12.2	0.7
OH Non-MSA	174	89	0	263	1.0	5.8
Total	15,676	8,517	36	24,229	100.0	100.0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

Dollar Volume of Loans* ($000s)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Ratings Area Loans	% Rating Area Deposits
Cleveland CSA	1,814,343	366,444	98,236	2,279,023	87.1	93.5
Toledo MSA	283,585	30,487	0	314,072	12.0	0.7
OH Non-MSA	16,125	8,029	0	24,154	0.9	5.8
Total	2,114,053	404,960	98,236	2,617,249	100.0	100.0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 9.7 percent. The bank ranked fourth among 42 depository financial institutions placing it in the top 10 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 3.4 percent based on the number of home mortgage loans originated or purchased. The bank ranked sixth among 650 home mortgage lenders in the AA, which placed it in the top one percent of lenders. The top three lenders with a combined market share of 24.4 percent were The Huntington National Bank (9.8 percent), Rocket Mortgage (8.4 percent), and Third Federal Savings and Loan (6.2 percent).

According to peer small business data for 2020, the bank had a market share of 6 percent based on the number of small loans to businesses originated or purchased. The bank ranked sixth out of 220 small business lenders, which placed it in the top 3 percent of lenders. The top three lenders with a combined market share of 37 percent were The Huntington National Bank (15.3 percent), American Express National Bank (11.5 percent), and JPMorgan Chase Bank, N.A. (10.2 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited an adequate geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending data with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was adequate.

The bank's percentage of home mortgage loans in low-income geographies was significantly below the percentage of owner-occupied homes in low-income geographies and was near to the aggregate distribution of

loans. The percentage of home mortgage loans in moderate-income geographies was below the percentage of owner-occupied homes in moderate-income geographies and was near to the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the state of Ohio section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was good.

The bank's percentage of small loans to businesses in both low- and moderate-income geographies was near to the percentage of businesses in those geographies and exceeded the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was excellent.

The bank's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the state of Ohio section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 8.2 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less and exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank has made a relatively high level of CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made 36 CD loans totaling nearly $98.2 million, which represented 7.3 percent of the allocated tier 1 capital. CD loans primarily supported economic development activities. By dollar volume, 25.5 percent of CD loans funded affordable housing, 65.7 percent funded economic development, and 8.8 percent funded community services targeted to LMI income individuals.

Examples of CD loans include:

- CBNA originated a $10.8 million loan to a non-profit organization to support the creation of 62 units of affordable housing in a low-income tract. Of the 62 units, six units will be restricted to residents with income of 30 percent AMI, 32 units will be restricted to residents with income of 50 percent AMI, 19 units will be restricted to 60 percent AMI, and five units will be restricted to 80 percent AMI. Additionally, seven of the 50 percent AMI units will also operate under the HUD Section 811 program as subsidized units targeting disabled renters.

- CBNA originated $4 million in loans to a CDFI that focuses on economic development and community revitalization. The organization is a leading microloan intermediary and a certified Community Development Corporation.

- CBNA originated a $1.8 million loan to fund the rehabilitation of 270 units of affordable housing for seniors and people with disabilities located in a historic mixed-use property.

Product Innovation and Flexibility

The bank made extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 4,011 loans under flexible lending programs in the AA totaling $618.1 million. Program volumes included 72 DHM loans totaling $9.9 million, 251 FHA loans totaling $33.7 million, 3,350 FNMA loans totaling $534.3 million, 211 FNMA Home Ready loans totaling $24.5 million, 36 GoalBuilder HELOC loans totaling $702,273, nine No Cost/Low-Cost Refinance Mortgage loans totaling $548,900, and 82 VA loans totaling $14.5 million.

The bank provided 157 CCA down payment grants totaling $501,600 within the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in both the Toledo MSA and the OH Non-MSA AAs was weaker than the bank's overall performance in the full-scope area due to weaker borrower distributions and a lack of CD lending. Performance in the limited-scope areas had minimal effect on the overall Lending Test rating.

Refer to Tables O through R in the state of Ohio section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The institution's performance under the Investment Test in the state of Ohio is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Cleveland CSA was excellent.

Number and Amount of Qualified Investments

The institution had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments*										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments***	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Cleveland CSA	290	78,717	133	60,595	423	87.2	139,312	91.8	5	28,506
Toledo MSA	18	6,307	42	5,882	60	12.4	12,189	8.0	0	0
OH Non-MSA	0	0	2	287	2	0.4	287	0.2	0	0
Total	308	85,024	177	66,764	485	100	151,788	100	5	28,506

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only
** Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
*** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 133 investments totaling $60.6 million during the evaluation period, which included 89 qualifying grants and donations totaling $1.6 million to approximately 36 organizations. The dollar volume of current- and prior- period investments represented 10.4 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 97.3 percent of investments supported affordable housing, 1.4 percent funded community services to LMI individuals, and 1.3 percent supported economic development. The institution occasionally used innovative and/or complex investments to support CD initiatives. CBNA made five LIHTC investments in the current period totaling $45 million, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $17.2 million with a multi-investor LIHTC fund for the rehabilitation and construction of 505-units in Euclid, OH. The project will provide affordable housing to the senior citizen population in the CSA, addressing an identified need for affordable rental housing. All units are rent restricted for households earning up to 60 percent of the AMI. Also, a project-based Section 8 Housing Assistance Payment (HAP) contract is in process for 353 of the units.

- Investment in a $12.4 million new construction project for a 62-unit LIHTC project in Elyria, OH, addressing an identified need for affordable rental housing. Rent and income restrictions include up to 30 percent, 50 percent, and 60 percent of AMI, respectively.

- Investment in a $10.3 million new construction LIHTC project consisting of 52 units in Cleveland, OH, addressing an identified need for affordable rental housing. The rents are restricted for households earning up to 60 percent of the AMI.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the Toledo MSA was consistent with the bank's overall performance under the Investment Test in the full-scope area. The bank's performance under the Investment Test in the Ohio non-MSA AA was weaker than the bank's overall performance under the Investment Test in the full-scope area due to a lower volume of qualified CD investments. Performance in the limited-scope areas had minimal effect on the overall Investment Test rating.

SERVICE TEST

The bank's performance under the Service Test in Ohio is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Cleveland CSA was good.

Retail Banking Services

Distribution of Branch Delivery System*													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Cleveland CSA	93.4	74	88.1	8.1	13.5	48.7	29.7	0.0	11.7	19.2	37.8	31.0	0.3
Toledo CSA	0.7	9	10.7	11.1	11.1	44.4	33.3	0.0	14.2	15.7	38.7	30.4	1.0
OH Non-MSA	5.8	1	1.2	0.0	0.0	0.0	100.0	0.0	3.0	33.5	49.3	14.1	0.0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
**Totals may not equal 100.0 percent due to rounding.
***NA stands for not available.

Service delivery systems were accessible to geographies and individuals of different income levels in the institution's AA. CBNA's distribution of branches in low-income geographies was below, and in moderate-income geographies, was near to, the percentage of the population living within those geographies. Examiners gave positive consideration for seven MUI branches located within one-quarter mile of a LMI geography, where the percentage of usage by LMI individuals exceeded the percentage of LMI populations in the AA.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had 113 ATMs in the AA, all of which were deposit-taking. CBNA provided data that indicated 63.1 percent of households in low-income geographies, and 64.7 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth quarter of 2021. This was an increase of 20.2 percent for households in low-income geographies, and an increase of 14.3 percent for households in moderate-

income geographies, from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings*							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Cleveland CSA	1	6	-1	-1	-1	-1	-1
Toledo MSA	0	4	0	-1	-3	-1	0
OH Non-MSA	0	3	-1	-2	-1	0	0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
**NA stands for not available.

The institution's opening and closing of branches has adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. During the evaluation period, the bank closed six branches, one of which was located in a low-income geography and one of which was located in a moderate-income geography. The branch closures were a result of network optimization. CBNA also opened one branch during the evaluation period, which was located in a middle-income geography.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly low- and moderate-income geographies and/or individuals. CBNA maintained standard business hours and offered traditional banking products for all traditional branch locations in the AA. CBNA generally maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. for the 66 traditional standalone branch locations. Three branches did not offer hours on Saturdays, two of which were in LMI geographies. CBNA maintained branch hours for the six in-store branch locations and two limited-service branch locations from 10:00 a.m. to 5:00 p.m. or 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 10:00 a.m. to 3:00 p.m. or 9:00 a.m. to 12:00 p.m. CBNA generally made all services available at all branches with the exception of safe deposit boxes which were not available at 75.7 percent of branches in the AA, and night deposit services which were not available at 17.6 percent of branches in the AA.

Community Development Services

The bank was a leader in providing CD services.

CBNA employees provided 1,774 hours of service to 40 CD organizations. During the evaluation period, service activities were responsive to CD needs, particularly related to affordable housing targeting LMI individuals and financial education. Citizens delivered 265 financial education sessions that benefited over 5,409 individuals. Other services involved leadership, where 11 employees served on the board of 12 local non-profit organizations. Service activity examples during the evaluation period include:

- Two employees provided 16 hours of financial expertise through the delivery of seven homebuyer education workshops to a nonprofit HUD-approved housing and financial counseling agency. The nonprofit programs offered include pre- and post-home purchase counseling, homebuyer education, rental assistance, foreclosure prevention counseling, and property tax counseling.

- Multiple employees provided 514 service hours to three related community development organizations that provide financial education and literacy and career readiness programming to at-risk youth. Additionally, two employees served on the boards of these organizations.

- Bank employees served on boards or committees for 12 community development organizations, totaling 363 hours of service during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the OH Non-MSA and Toledo CSA AAs was weaker than the bank's overall performance in the full-scope area due to poorer branch distributions. Performance in the limited-scope areas had minimal effect on the overall Service Test rating.

State Rating

State of Pennsylvania

CRA rating for the State of Pennsylvania[13]: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, both the overall geographic distributions of lending were excellent and borrower distributions of lending were good.
- The bank was a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were readily accessible to geographies and individuals of different incomes and the bank was a leader in providing CD services.

Description of Institution's Operations in Pennsylvania

Pennsylvania became a new rating area for CBNA with the merger of CBP on January 2, 2019. CBNA delineated multiple AAs in Pennsylvania, including the entire Altoona, PA MSA, the entire Erie, PA MSA, a portion of the Harrisburg-Carlisle, PA MSA, the entire Lancaster, PA MSA, a portion of the Pittsburgh, PA MSA, a portion of the Scranton-Wilkes-Barre, PA MSA (Scranton MSA), the entire State College, PA MSA, the entire York-Hanover, PA MSA, and several non-contiguous, non-MSA county AAs.

The OCC combined several of these bank-delineated AAs at the CSA level for presentation and analysis purposes. The Harrisburg-Carlisle, PA MSA AA and York-Hanover, PA MSA were combined to form the Harrisburg-York-Lebanon, PA CSA AA (Harrisburg CSA). The Erie, PA MSA AA and one non-MSA county were combined to form the Erie-Meadville, PA CSA AA (Erie CSA). The Pittsburgh, PA MSA and two non-MSA counties were combined to form the Pittsburgh-New Castle-Weirton, PA CSA AA (Pittsburgh CSA). Additionally, the remaining non-MSA counties were combined for analysis and presentation purposes as the PA Non-MSA AA.

Operations within other counties in Pennsylvania are included in either the New York CSA, Philadelphia CSA, or Youngstown CSA. Refer to appendix A for a list of counties reviewed.

The state of Pennsylvania was CBNA's third largest rating area based on deposits.

[13] For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

CBNA had nearly $15 billion in deposits, representing 9.8 percent of the bank's total domestic deposits as of June 30, 2021, in the state of Pennsylvania. CBNA operated 143 branches and 238 ATMs, of which 215 were deposit-taking, in the rating area, representing 15.2 percent of total branches and 13.8 percent of total ATMs. The combined areas were served by 102 FDIC-insured banks operating 1,573 branches. CBNA ranked fifth with 5.2 percent market share. The top three banks and their market share were PNC Bank, N.A. with 35.9 percent, The Bank of New York Mellon with 12 percent, and BNY Mellon, N.A. with 8 percent. During the evaluation period, the bank originated and purchased $5.6 billion, or 10.8 percent of its total dollar volume of home mortgage loans and small loans to businesses in the combined areas

Pittsburgh CSA

The Pittsburgh CSA AA was comprised of seven of the eight counties in the Pittsburgh, PA MSA, and the non-MSA counties of Lawrence and Indiana.

Citizens had $11.7 billion in deposits in the Pittsburgh CSA representing 7.7 percent of the bank's total deposits as of June 30, 2021. As of December 31, 2021, the bank operated 104 branches and 181 ATMs, of which 165 were deposit-taking, within the rating area, representing 11.0 percent of total branches and 10.5 percent of total ATMs. The bank originated and purchased approximately $3.7 billion in home mortgage and small business loans within the Pittsburgh CSA representing 7.1 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 51 FDIC-insured institutions operating 761 branches in the AA. Citizens ranked fourth in deposit market share with 5.41 percent. The top three banks by deposit market share are PNC Bank, N.A. with 41.6 percent, The Bank of New York Mellon with 16.4 percent, and BNY Mellon, N.A. with 10.9 percent. In addition to FDIC-insured institutions, this area is served by numerous credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Pittsburgh CSA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Pittsburgh CSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	726	8.4	21.5	46.6	21.3	2.2
Population by Geography	2,401,132	4.9	17.0	50.6	26.8	0.7
Housing Units by Geography	1,121,093	5.7	19.1	50.6	24.4	0.2
Owner-Occupied Units by Geography	703,419	2.6	14.5	53.8	29.1	0.0
Occupied Rental Units by Geography	304,602	10.7	26.3	45.3	17.4	0.4
Vacant Units by Geography	113,072	11.9	28.5	45.0	14.1	0.4
Businesses by Geography	237,337	4.9	14.2	43.2	36.7	0.9
Farms by Geography	5,871	2.0	10.8	59.7	27.4	0.1
Family Distribution by Income Level	622,989	20.5	17.3	20.6	41.6	0.0
Household Distribution by Income Level	1,008,021	24.7	15.4	17.0	42.8	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		$69,624	Median Housing Value			$137,239
Median Family Income Non-MSAs - PA		$56,172	Median Gross Rent			$754
			Families Below Poverty Level			8.3%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the Pittsburgh CSA was $68,679. Based on this information low-income families earned less than $34,339 and moderate-income families earned less than $54,943. The median housing value in the AA was $137,239. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $858 for a low-income borrower and $1,373 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be $737. Housing is generally affordable for low- and moderate-income borrowers in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Pittsburgh CSA, the overall household poverty level was 8.3 percent.

Economic Data

According to Moody's Analytics, Pittsburgh's strengths include top education and research institutions, a skilled and highly educated labor force, low cost of living compared to other areas in the northeast, and low employment volatility. The area's weaknesses include aging infrastructure and weak population trends.

Although job growth in the area has picked up, the area's recovery has been underwhelming. Recent job gains have been driven by a rebound in manufacturing, which has offset weaknesses in other industries such as education and healthcare. Labor shortages are impacting healthcare as local providers seek to replace fatigued nurses and other staff. Pittsburgh has evolved into an emerging technology hub which will keep white collar industries on an upward trend. However, weak population trends will limit the pool of available workers and prevent more robust growth. Soaring energy prices have kick-started job growth in mining and extraction. Strength in mining and manufacturing will offset softness in construction, which will face headwinds as the housing market cools amid rising mortgage rates. Major employment industries include education and health services, professional and business services, and retail trade. Major employers include UPMC Health System, Highmark, Inc., University of Pittsburgh, and The PNC Financial Services Group. According to the U.S. BLS, as of December 2021 the unemployment rate in the area was 4.5 percent.

Community Contacts

A review was conducted of five community contacts completed during the examination period with organizations located throughout the area. The organizations contacted focus on areas such as affordable housing, economic development, and advocacy for LMI individuals and communities. Contacts noted that the COVID-19 pandemic seemed to create an uptick in the number of entrepreneurial start-ups. People have been starting businesses to either supplement income or create a new income source due to lost employment. This new activity has created a need for funding for entrepreneurs and other small business start-ups. In many parts of the AA, housing costs are outpacing household income, and many low-income households are housing cost burdened. Affordable housing is a need for many different constituencies including low-income households, elders, and persons with disabilities. There is also increasing demand for single family homes. Contacts noted that the farming communities in the rural portions of the AA are struggling. There is a need for small farm loans as very few banks offer this type of financing. Contacts also noted that the area has an aging population and that the current housing stock does not adequately meet their needs. There is a need to create more elder housing. In addition, contacts indicated that more needs to be done to help attract and retain younger residents and families. This includes creating affordable housing that is attractive to young families. Contacts further indicated that housing for low-income families and individuals should be deconcentrated away from low-income communities, thus providing these households with access to amenities that may allow for increased opportunities for economic mobility. Other needs identified include:

- Funding for home repair, rehabilitation, and modification
- Affordable workforce housing
- Loan products for people with blemished credit histories
- Down payment assistance programs for LMI homebuyers
- Small dollar loan products
- Affordable car loan products for low-income borrowers
- Support for programs that provide home care services for elders
- More financial institutions offering Small Business Administration loan programs

The area was served by numerous non-profit organizations, community-based organizations, CDFIs, loans funds, economic development organizations, and community development organizations that provide opportunities to help meet community needs.

Scope of Evaluation in Pennsylvania

The Pittsburgh CSA received a full-scope review. This AA accounted for 78 percent of deposits and 66 percent of lending in the state during the evaluation period. The remaining AAs received limited-scope reviews.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA

LENDING TEST

The bank's performance under the Lending Test in Pennsylvania is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Pittsburgh CSA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Pittsburgh CSA	18,854	8,492	64	27,410	66.9	78.5
Altoona MSA	587	214	3	804	2.0	1.7
Erie CSA	1,060	579	8	1,647	4.0	3.4
Harrisburg CSA	4,069	947	6	5,022	12.3	7.0
Lancaster MSA	1,515	573	4	2,092	5.1	2.3
Scranton MSA	1,342	811	2	2,155	5.3	3.7
State College MSA	1,107	265	2	1,374	3.4	2.6
PA Non-MSA	334	116	0	450	1.1	0.8
Total	28,868	11,997	89	40,954	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

Dollar Volume of Loans* ($000s)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Pittsburgh CSA	3,111,512	555,224	169,852	3,836,588	66.1	78.5
Altoona MSA	71,609	13,648	4,778	90,035	1.6	1.7
Erie CSA	134,378	44,836	20,060	199,274	3.4	3.4
Harrisburg CSA	767,967	57,023	29,895	854,885	14.7	7.0
Lancaster MSA	276,090	25,506	6,227	307,823	5.3	2.3
Scranton MSA	164,750	35,571	8,241	2,08,562	3.6	3.7
State College MSA	244,564	15,270	3,171	263,005	4.5	2.6
PA Non-MSA	37,737	4,757	0	42,494	0.7	0.8
Total	4,808,607	751,835	242,224	5,802,666	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 5.4 percent. The bank ranked fourth among 51 depository financial institutions placing it in the top 8 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 7.2 percent based on the number of home mortgage loans originated or purchased. The bank ranked first among 678 home mortgage lenders in the AA, which placed it in the top 1 percent of lenders. The top three competitors with a combined market share of 16.5 percent were Rocket Mortgage (5.9 percent), PNC Bank N.A. (5.8 percent), and Dollar Bank, N.A. (4.8 percent).

According to peer small business data for 2020, the bank had a market share of 8 percent based on the number of small loans to businesses originated or purchased. The bank ranked fourth out of 203 small business lenders, which placed it in the top 2 percent of lenders. The top three lenders with a combined market share of 37.8 percent were PNC Bank N.A. (17.4 percent), American Express National Bank (11 percent), and First National Bank of PA (9.4 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending data with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was adequate.

The bank's percentage of home mortgage loans in low-income geographies was well below the percentage of owner-occupied homes in low-income geographies but exceeded the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies was below the percentage of owner-occupied homes in moderate-income geographies but exceeded the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was excellent.

The bank's percentage of small loans to businesses in low-income geographies was near to the percentage of businesses in low-income geographies and exceeded the aggregate distribution of loans. The percentage of small loans to businesses in moderate-income geographies approximated both the percentage of businesses in moderate-income geographies and the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was excellent.

The bank's percentage of home mortgage loans to low-income borrowers was near to the percentage of low-income families and exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 6.2 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less and exceeded the aggregate distribution of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made 64 CD loans totaling nearly $169.9 million, which represented 13 percent of the allocated tier 1 capital. CD loans primarily supported economic development activities. By dollar volume, 30.3 percent of CD loans funded affordable housing and 69.7 percent funded economic development.

Examples of CD loans include:

- CBNA originated a $14.5 million loan to a construction company to finance the rehabilitation of a 191-unit senior housing facility with 151 affordable units. A total of 21 units are targeted for tenants at or below 20 percent AMI, 78 units for tenants at or below 50 percent of AMI, and 52 units for tenants at or below 60

percent AMI. Forty units are considered market rate. Section 8 HAP contracts will support 99 of the affordable units.

- CBNA originated a $9.2 million loan to support the acquisition and rehabilitation of 10 two-story affordable housing buildings with 101 affordable housing units. A LIHTC was used to provide six units for families with incomes under 20 percent AMI; 46 units for families with incomes less than 50 percent AMI; and 49 units to families with incomes less than 60 percent AMI.

- CBNA originated a $9.9 million loan to support the construction of 44 new affordable housing units. LIHTCs were used for 38 units for qualified persons who earn less than 60 percent AMI. The remaining units are listed at market rate.

Product Innovation and Flexibility

The bank made extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 3,635 loans under flexible lending programs in the AA totaling $661.5 million. Program volumes included 147 DHM loans totaling $19.7 million, 198 FHA loans totaling $27.9 million, 3,012 FNMA loans totaling $580.2 million, 142 FNMA Home Ready loans totaling $18.5 million, 54 GoalBuilder HELOC loans totaling $1.1 million, 17 No Cost/Low-Cost Refinance Mortgage loans totaling $1.1 million, and 65 VA loans totaling $12.9 million.

The bank provided 188 CCA down payment grants totaling $472,000 within the AA.

Conclusions for Areas Receiving a Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Altoona MSA, Erie CSA, Harrisburg CSA, Lancaster MSA, Scranton MSA, State College MSA, and PA Non-MSA AAs was consistent with the bank's overall performance under the Lending Test in the full-scope area. Performance in the limited-scope areas supports the overall Lending Test rating.

Refer to Tables O through R in the state of Pennsylvania section of Appendix D for the facts and data that support these conclusions

INVESTMENT TEST

The bank's performance under the Investment Test in the State of Pennsylvania is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Pittsburgh CSA was excellent.

Number and Amount of Qualified Investments

The bank had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments*										
Assessment Area	Prior Period**		Current Period		Total				Unfunded Commitments***	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Pittsburgh CSA	9	65,284	108	74,555	117	33.6	139,838	64.3	9	47,429
Altoona MSA	5	273	7	951	12	3.5	1,224	0.6	0	0
Erie CSA	18	20,381	11	3,238	29	8.3	23,619	10.9	2	1,070
Harrisburg CSA	35	2,859	38	9,399	73	21.0	12,258	5.6	2	1,112
Lancaster MSA	26	5,006	16	2,951	42	12.1	7,957	3.7	0	0
Scranton MSA	5	10,528	29	14,562	34	9.8	25,090	11.5	1	9,383
State College MSA	16	2,372	12	2,769	28	8.1	5,141	2.4	1	132
PA Non-MSA	12	665	1	1.644	13	3.7	2,309	1.1	1	218
Total	126	107,368	222	108,427	348	100	217,436	100	16	59,126

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only
** Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
*** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made 108 investments totaling $74.6 million during the evaluation period, which included 79 qualifying grants and donations totaling $1.6 million to approximately 40 organizations. The dollar volume of current- and prior- period investments represented 10.7 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 98 percent of investments supported affordable housing, 1.2 percent funded community services to LMI individuals, and 0.9 percent supported economic development. The institution made extensive use of innovative and/or complex investments to support CD initiatives. CBNA made nine LIHTC investments in the current period totaling $69.8 million, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $12.6 million in a multi-investor LIHTC fund for a new construction project for 44 units in Zelienople, PA, addressing an identified need for affordable rental housing. The units are available to individuals and families with three units restricted to tenants at 20 percent of AMI; three units restricted to tenants at 30 percent of AMI; 17 units restricted to tenants at 50 percent of AMI; and 14 units restricted to tenants at 60 percent of AMI. The remaining seven units will be market rate units.

- CBNA invested $11.8 million in a multi-investor 68-unit LIHTC project to provide affordable housing in Pittsburgh, PA, addressing an identified need for affordable rental housing.

- CBNA invested $10.9 million in a multi-investor LIHTC fund for a 47-unit project to provide affordable housing in Greensburg, PA, addressing an identified need for affordable rental housing.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the Erie CSA, Harrisburg CSA, Lancaster MSA, Scranton MSA, State College MSA and the PA Non-MSA AAs was consistent with the bank's overall performance under the Investment Test in the full-scope area. The bank's performance under the Investment Test in the Altoona MSA was weaker than the bank's overall performance

under the Investment Test in the full-scope area due to a lower volume of qualified CD investments. Performance in the limited-scope areas had minimal effect on the overall Investment Test rating.

SERVICE TEST

The bank's performance under the Service Test in State of Pennsylvania is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Pittsburgh CSA was excellent.

Retail Banking Services

Distribution of Branch Delivery System*													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Pittsburgh CSA	78.5	104	72.7	5.8	12.5	46.2	34.6	1.0	4.9	17.0	50.6	26.8	0.7
Altoona MSA	1.7	3	2.1	0.0	0.0	100.0	0.0	0.0	6.0	11.3	74.9	8.6	0.0
Erie CSA	3.4	8	5.6	25.0	0.0	37.5	37.5	0.0	8.4	11.3	55.3	24.4	0.6
Harrisburg CSA	7.0	10	7.0	10.0	10.0	80.0	0.0	0.0	7.2	12.3	58.5	21.3	0.6
Lancaster MSA	2.3	5	3.5	0.0	0.0	60.0	40.0	0.0	4.3	10.6	73.6	11.6	0.0
Scranton MSA	3.7	8	5.6	0.0	12.5	37.5	50.0	0.0	3.4	21.6	50.5	24.0	0.6
State College MSA	2.6	3	2.1	0.0	0.0	0.0	66.7	33.3	3.3	20.9	40.6	22.9	12.2
PA Non-MSA	0.8	2	1.4	0.0	50.0	50.0	0.0	0.0	0.0	17.9	82.1	0.0	0.0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
**Totals may not equal 100.0 percent due to rounding.
***NA stands for not available.

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's AA. CBNA's distribution of branches in low-income geographies exceeded, and in moderate-income geographies was near-to the percentage of the population living within those geographies. Examiners gave positive consideration for 10 MUI branches located within one-quarter mile of a LMI geography, where the percentage of usage by LMI individuals exceeded the percentage of LMI populations in the AA.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had 181 ATMs in the AA, 165 of which were deposit-taking. CBNA provided data that indicated 61.7 percent of households in low-income geographies, and 65.2 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth quarter of 2021. This was an increase of 13.1 percent for households in low-income geographies, and an increase of 11.4 percent for households in moderate-income geographies, from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings*							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Pittsburgh CSA	4	19	-2	-1	-8	-4	0
Altoona MSA	0	2	0	-1	-1	0	0
Erie CSA	0	1	-1	0	0	0	0
Harrisburg CSA	0	3	0	-1	-1	-1	0
Lancaster MSA	0	1	0	-1	0	0	0
Scranton MSA	0	1	-1	0	0	0	0
State College MSA	0	1	0	-1	0	0	0
PA Non-MSA	0	0	0	0	0	0	0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
***NA stands for not available.

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems in LMI geographies and/or to LMI individuals. During the evaluation period, the bank closed 19 branches, three of which were in low-income geographies and two of which were in moderate-income geographies. The branch closures were a result of network optimization. CBNA also opened four branches during the evaluation period, one located in a low-income geography, and one located in a moderate-income geography.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. CBNA maintained standard business hours and offered traditional banking products for all traditional branch locations in the AA. CBNA generally maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. for the 48 traditional standalone branch locations. Of these, 18 branches did not offer hours on Saturdays, five of which were in LMI geographies. The bank maintained branch hours for the 47 in-store branch locations and seven limited-service branches from 10:00 a.m. to 5:00 p.m. Monday-Friday and Saturdays from 10:00 a.m. to 3:00 p.m. Four limited-service branches held hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays 9:00 a.m. to 12:00 p.m. Two limited-service branches did not offer hours on Saturdays. CBNA also has two drive-thru branches within the AA that are open 24 hours a day. CBNA generally made all services available at all branches with the exception of safe deposit boxes which were not available at 63.5 percent of the branches in the AA, and night deposit services which were not available at 33.7 percent of branches in the AA.

Community Development Services

The bank was a leader in providing CD services.

CBNA employees provided 2,111 hours of service to 54 CD organizations. During the evaluation period, service activities were responsive to CD needs, particularly related to technical assistance to financial literacy and financial education targeting LMI individuals. Citizens delivered 132 financial education sessions benefiting 3,925 individuals. Service activity examples during the evaluation period include:

- An employee served on the board for an organization that was founded to revitalize the distressed commercial core and residential enclaves of East Liberty. The employee volunteered for 173 total hours during the evaluation period.

- Bank employees contributed 112 hours in technical assistance to a local organization, that supports financial stability and provides opportunities for residents by originating interest-free loans.

- Bank employees contributed 88 hours to an organization that cultivates an environment for the region's diverse entrepreneurs and small businesses. Employees provided small business financial education sessions to current and prospective small businesses.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Altoona MSA, Erie CSA, Harrisburg CSA, Lancaster MSA, Scranton MSA, and State College MSA AAs was weaker than the bank's overall performance in the full-scope area due to poorer branch distributions. The bank's performance under the Service Test in the PA Non-MSA AA was consistent with the bank's overall performance in the full-scope area. Performance in the limited-scope areas had minimal effect on the overall Service Test rating.

State Rating

State of Vermont

CRA rating for the State of Vermont: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflected good responsiveness to AA credit needs.
- Based on the data in the tables and performance context considerations discussed below, the overall geographic distribution of lending was excellent and borrower distributions of lending was good.
- The bank was a leader in making CD loans, which had a positive effect on the Lending Test rating.
- Qualified investments were effective and responsive in addressing community credit needs. The bank made an excellent level of qualified investments, grants, and donations.
- The bank's retail delivery services were readily accessible to geographies and individuals of different incomes and the bank provided an adequate level of CD services.

Description of Institution's Operations in Vermont

CBNA delineated two AAs within the state of Vermont including a portion of the Burlington-South Burlington-Barre, VT CSA (Burlington CSA) and the VT Non-MSA AA, which included multiple contiguous, non-MSA counties. Refer to appendix A for a list of the counties reviewed.

The state of Vermont was CBNA's ninth largest rating area based on deposits.

The bank had $958 million in deposits, representing 0.6 percent of the bank's total domestic deposits as of June 30, 2021. CBNA operated 11 branches and 13 ATMs, of which all were deposit-taking, in the rating area, representing 1.2 percent of total branches and 0.8 percent of total ATMs. The combined areas were served by 23 FDIC-insured banks operating 180 branches. CBNA ranked sixth with 6.1 percent market share. The top three banks and their market share were People's United Bank, N.A. with 28 percent, TD Bank, N.A. with 22.1 percent, and Community Bank, N.A. with 8.6 percent. During the evaluation period, the bank originated and purchased $427.8 million, or 0.8 percent of its total dollar volume of home mortgage loans and small loans to businesses in the combined areas.

Burlington CSA

The Burlington CSA AA was comprised of two of the three counties in the Burlington-South Burlington, VT MSA and the non-MSA county of Washington.

Citizens had $509 million in deposits in the Burlington CSA representing 0.3 percent of the bank's total deposits as of June 30, 2021. As of December 31, 2021, the bank operated six branches and six ATMs, all of

which were deposit taking, within the rating area, representing 0.6 percent of total branches and 0.3 percent of ATMs. The bank originated and purchased approximately $229.2 million in home mortgage and small business loans within the Burlington CSA during the evaluation period, representing 0.4 percent of total bank loan originations and purchases. According to FDIC deposit-market share data, as of June 30, 2021, there were 15 FDIC-insured institutions operating 89 branches in the AA. Citizens ranked sixth in deposit market share with 5.3 percent. The top three banks by deposit market share are People's United Bank, N.A. with 30.1 percent, TD Bank, N.A. with 27.8 percent, and Northfield Savings Bank with 10.5 percent. In addition to FDIC-insured institutions, this area is served by several credit unions, mortgage lenders and brokers, and money service businesses.

The following table provides a summary of the demographics, including housing, business, and economic information for the Burlington CSA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Burlington MSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	64	1.6	15.6	59.4	21.9	1.6
Population by Geography	267,261	1.2	14.4	62.5	21.9	0.0
Housing Units by Geography	118,989	1.1	15.0	62.1	21.8	0.0
Owner-Occupied Units by Geography	73,126	0.8	8.8	66.1	24.3	0.0
Occupied Rental Units by Geography	33,569	2.0	29.9	55.6	12.4	0.0
Vacant Units by Geography	12,294	0.6	11.0	56.0	32.5	0.0
Businesses by Geography	35,279	0.7	17.7	56.4	25.0	0.1
Farms by Geography	1,539	0.4	8.5	67.4	23.7	0.0
Family Distribution by Income Level	65,084	19.3	17.1	22.9	40.7	0.0
Household Distribution by Income Level	106,695	23.1	15.5	18.5	42.9	0.0
Median Family Income MSA - 15540 Burlington-South Burlington, VT MSA		$82,811	Median Housing Value			$254,020
Median Family Income Non-MSAs - VT		$64,849	Median Gross Rent			$1,031
			Families Below Poverty Level			6.3%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The OCC evaluated the disparity between the median incomes of families within the AA and the cost of housing. The weighted average median family income for the AA was $77,479. Based on this information, low-income families earned less than $38,739 and moderate-income families earned less than $61,983. The median housing value in the AA was $254,020 while the NAR median sales price of a single-family home was $308,300 in calendar year 2019 and increased to $402,700 in the fourth quarter of 2021. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was $968 for a low-income borrower and $1,549 for a moderate-income borrower. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be $1,364. Low-income borrowers would be challenged to afford a mortgage loan in this AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In the Burlington CSA, the overall household poverty level was 6.3 percent.

Economic Data

According to Moody's Analytics, the Burlington area's strengths include a highly educated workforce, the presence of high-tech jobs and entrepreneurial activity, and access to skiing and scenery that boosts quality of life and draws tourists. However, the area is far from other big cities, has high travel costs, and low birthrates that foster weak population growth. The area's economy is falling further behind the northeast. The area has recouped a smaller share of pandemic related job losses than the region. Leisure and hospitality payrolls are about 20 percent below pre-pandemic levels. Employment in manufacturing is a few percentage points below its pre-pandemic levels. Cross border travel between Vermont and Canada is improving with the reopening of the Canadian border in late 2021. This action, along with the full reopening of the area's ski resorts should provide a lift to tourism. Burlington is closer to Montreal, Ottawa, and Quebec City in Canada than it is to any major U.S. market. The technology industry is growing rapidly. The area has a young, educated population tied to the University of Vermont. An increasing number of high-paying technology jobs will help keep income growth elevated. House price appreciation is strong but trails the state average, and permit issuance is trending higher. Major employment industries include education and health services, government, and professional and business services. Major employers include The University of Vermont Medical Center, University of Vermont, GlobalFoundries, and Shaw's Supermarkets. According to the U.S. BLS, as of December 2021 the unemployment rate was 2 percent.

Community Contacts

A review was conducted of two community contacts completed during the evaluation period with organizations located throughout the area. The organizations contacted focus on affordable housing and economic development. Contacts noted that Vermont is a rural state, however most of the investment takes place in Burlington which is urbanized. There is a need for more bank investment in rural areas. Contacts noted that the labor force is declining, and the population is aging. Population trends represent a barbell, with a high concentration of people in their twenties at one end and older people who are either retired or close to retirement age at the other end. Contacts noted that the Church Street Marketplace, a pedestrian mall in Burlington is a hub for small businesses while the Old North End neighborhood is an area with many small businesses with minority owners. Many of these businesses need capital to help them grow and remain sustainable. Other needs identified include:

- Access to credit for micro-businesses with five or fewer employees
- Funding, including flexible credit products and technical assistance for start-up small businesses
- Affordable housing for low-income households
- Elderly and assisted living housing
- Capital to support development activities in rural communities

The area was served by several non-profit organizations, community-based organizations, community development entities, economic development organizations, and social service organizations that provide opportunities to help meet community needs.

Scope of Evaluation in Vermont

The Burlington CSA received a full-scope review. This AA accounted for 53.1 percent of deposits and 53.6 percent of lending in the state during the evaluation period. The VT Non-MSA AA received a limited-scope review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN VERMONT

LENDING TEST

The bank's performance under the Lending Test in Vermont is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Burlington MSA was excellent.

Lending Activity

Lending levels reflected good responsiveness to AA credit needs.

Number of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Burlington MSA	847	783	3	1,633	52.1	53.2
VT Non-MSA	886	615	3	1,504	47.9	46.8
Total	1,733	1,398	6	3,137	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

Dollar Volume of Loans* ($000s)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Burlington MSA	189,913	39,285	5,712	234,910	53.8	53.2
VT Non-MSA	167,597	31,011	3,214	201,822	46.2	46.8
Total	357,510	70,296	8,926	436,732	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

According to FDIC deposit data as of June 30, 2021, the bank had a deposit market share of 5.3 percent. The bank ranked sixth among 15 depository financial institutions placing it in the top 40 percent of banks.

According to peer mortgage data for 2021, the bank had a market share of 2.8 percent based on the number of home mortgage loans originated or purchased. The bank ranked eighth among 206 home mortgage lenders in the AA, which placed it in the top 4 percent of lenders. The top three lenders with a combined market share of 37.6 percent were New England Federal Credit Union (25.7 percent), Rocket Mortgage (6.2 percent), and Vermont Federal Credit Union (5.7 percent).

According to peer small business data for 2020, the bank had a market share of 4.9 percent based on the number of small loans to businesses originated or purchased. The bank ranked sixth out of 103 small business lenders, which placed it in the top 6 percent of lenders. The top three lenders with a combined market share of 40.3 percent were Northfield Savings Bank (14.7 percent), People's United Bank, N.A. (13.4 percent), and American Express National Bank (12.2 percent).

Distribution of Loans by Income Level of the Geography

The bank exhibited an excellent geographic distribution of loans in its AA. For this analysis, examiners compared the bank's HMDA and small loans to businesses lending data with available demographic information and aggregate lending data. Examiners also considered any relevant performance context information.

Home Mortgage Loans

Refer to Table O in the state of Vermont section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was excellent.

The bank's percentage of home mortgage loans in low-income geographies exceeded the percentage of owner-occupied homes in low-income geographies and equaled the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies approximated the percentage of owner-occupied homes in moderate-income geographies and was near to the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table Q in the state of Vermont section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was good.

The bank's percentage of small loans to businesses in low-income geographies exceeded both the percentage of businesses in low-income geographies and the aggregate distribution of loans. The percentage of small loans to businesses in moderate-income geographies was near to both the percentage of businesses in moderate-income geographies and the aggregate distribution of loans.

Lending Gap Analysis

Examiners did not identify any conspicuous or unexplained gaps in lending in low- and moderate-income geographies. The OCC analyzed geographic lending patterns of home mortgage loans and small loans to businesses by reviewing maps of loan originations and purchases throughout the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table P in the state of Vermont section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was good.

The bank's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families but exceeded the aggregate distribution of loans. The percentage of home mortgage loans to moderate-income borrowers exceeded the percentage of moderate-income families and approximated the aggregate distribution of loans.

Small Loans to Businesses

Refer to Table R in the state of Vermont section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was good.

The bank did not collect or consider the gross annual revenues in the underwriting of 3.8 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of $1 million or less was near to the percentage of businesses with gross annual revenues of $1 million or less and exceeded the aggregate distributions of small loans to businesses.

Community Development Lending

The bank was a leader in making CD loans. CD lending had a positive effect on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank made three CD loans totaling $5.7 million, which represented 10.1 percent of the allocated tier 1 capital. By dollar volume, 100 percent of these loans funded economic development activities.

Examples of CD loans include:

- CBNA originated two PPP loans totaling $4.6 million to an installer of residential solar power systems. These loans ensured employees received a paycheck during the COVID-19 pandemic.

Product Innovation and Flexibility

The bank made limited use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated or purchased 185 loans under flexible lending programs in the AA totaling $44.9 million. Program volumes included one FHA loan totaling $225,834, 183 FNMA loans totaling $44.5 million, and one FNMA Home Ready loan totaling $173,000.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the VT Non-MSA was consistent with the bank's overall performance under the Lending Test in the full-scope area. Performance in the limited-scope area supports the overall Lending Test rating.

Refer to Tables O through R in the state of Vermont section of Appendix D for the facts and data that support these conclusions

INVESTMENT TEST

The bank's performance under the Investment Test in the State of Vermont is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Burlington MSA was excellent.

Number and Amount of Qualified Investments

The bank had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments*										
Assessment Area	Prior Period**		Current Period		Total				Unfunded Commitments***	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Burlington CSA	4	6,998	9	4,084	13	38.2	11,082	59.2	4	1,003
VT Non-MSA	14	4,636	7	3,010	21	61.8	7,646	40.8	3	371
Total	18	11,634	16	7,094	34	100	18,728	100	7	1,003

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only
* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank made nine investments totaling $4.1 million during the evaluation period, which included eight qualifying grants and donations totaling $84,000 to four organizations. The dollar volume of current- and prior-period investments represented 19.6 percent of allocated tier 1 capital.

The institution exhibited excellent responsiveness to credit and community economic development needs. Investments were particularly responsive to identified community development needs for affordable housing. By dollar volume, 97.9 percent of investments supported affordable housing, 2.0 percent funded community services to LMI individuals, and 0.1 percent supported economic development. The institution made significant use of innovative and/or complex investments to support CD initiatives. CBNA made four LIHTCs in the current period totaling $4 million, which are generally more complex and require more expertise to execute.

Examples of CD investments in the AA include:

- CBNA invested $2.0 million with a multi-investor LIHTC fund for a rehabilitation construction project for 30-units in St. Albans, VT, addressing an identified need for affordable rental housing.

- CBNA invested $1.5 million with a multi-investor for a 60-unit LIHTC project in Burlington, VT, addressing an identified need for affordable rental housing. The project is a scattered site syndication of three distinct legacy tax credit partnerships.

- CBNA provided a $54,000 grant to a community service agency to support ending hunger in the CSA. The programs support programs for LMI seniors, children, and families in the CSA.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the VT Non-MSA was consistent with the bank's overall performance under the Investment Test in the full-scope area. Performance in the limited-scope area supports the overall Investment Test rating.

SERVICE TEST

The bank's performance under the Service Test in Vermont is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Burlington CSA was excellent.

Retail Banking Services

Distribution of Branch Delivery System*													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Burlington CSA	53.2	6	54.5	0.0	33.3	50.0	16.7	0.0	1.2	14.4	62.5	21.9	0.0
VT Non-MSA	46.9	5	45.5	0.0	40.0	60.0	0.0	0.0	0.0	8.3	78.9	12.8	0.0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
**Totals may not equal 100.0 percent due to rounding.
***NA stands for not applicable.

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's AA. CBNA's distribution of branches in moderate-income geographies exceeded the percentage of the population living within those geographies. There were no bank branches located in low-income geographies; however, examiners considered that the percentage of the population within low-income geographies was less than 2 percent. As such, examiners weighted the bank's performance in moderate-income geographies more heavily.

CBNA had several ADS including ATMs, telephone banking, OLB, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. CBNA had six ATMs in the AA, all of which were deposit-taking. CBNA provided data that indicated 33.3 percent of households in low-income geographies and 72.4 percent of households in moderate-income geographies used OLB and mobile banking services in the fourth quarter of 2021. There was no increase in usage for households in low-income geographies and a 7.0 percent increase in usage for households in moderate-income geographies, from the start of the evaluation period. ADS usage had a positive impact on the Service Test rating.

Distribution of Branch Openings/Closings*							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Burlington MSA	0	1	0	0	0	-1	0
VT Non- MSA	0	1	0	0	0	-1	0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.
**NA stands for not applicable.

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individual. During the evaluation period, the bank did not open any branches and closed one branch in an upper income geography.

Services, including where appropriate, business hours, do not vary in a way that inconveniences, the various portions of its AA, particularly LMI geographies and/or to LMI individuals. CBNA maintained standard business hours and offered traditional banking products and services at all branch locations in the AA. CBNA generally maintained standard branch hours from 9:00 a.m. to 4:00 p.m. Monday-Friday and Saturdays from 9:00 a.m. to 12:00 p.m. for the six standalone branch locations. One branch located in an upper-income geography did not have Saturday hours. CBNA made all services available at all branches with the exception of safe deposit boxes which were not available at two of the branches in the AA.

Community Development Services

The institution provided an adequate level of CD services.

CBNA employees provided 126 hours of service to seven CD organizations. During the evaluation period, service activities were responsive to CD needs, particularly related to financial literacy programs targeting LMI individuals. Other services involved leadership activities, where two employees served on the board of two local non-profit organizations. Service activity examples during the evaluation period include:

- Bank employees served on the board of two organizations providing childcare and youth programming services to predominately LMI families, for a total of 45 hours of service during the evaluation period.

- Bank employees provided 72 hours of financial literacy education in cooperation with local programs targeting LMI families.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Service Test in the VT non-MSA AA was consistent with the bank's overall performance in the full-scope area. Performance in the limited-scope area supports the overall Service Test rating.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope."

Time Period Reviewed:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Home mortgage, small business loans, Community development loans, qualified investments, community development services	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
CitizensOne Community Development Corporation	Subsidiary	CD Investments
Citizens Charitable Foundation	Subsidiary	CD Donations and Grants
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information -Whole Counties**
MMSA		
Boston-Worcester-Providence, MA-RI-NH-CT (Boston) CSA	Full-scope	**CT:** Windham **MA:** Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth, Suffolk, Worcester **NH:** Hillsborough**,** Rockingham, Strafford, Belknap, Merrimack **RI:** Bristol, Kent, Newport, Providence, Washington
New York-Newark, NY-NJ-CT-PA (New York) CSA	Full-scope	**CT**: Fairfield, New Haven, **NY**: Dutchess, Orange, Ulster, Westchester **PA:** Monroe, Pike
Philadelphia-Reading-Camden, PA-NJ-DE-MD (Philadelphia) CSA	Full-scope	**DE**: New Castle, Sussex **NJ**: Burlington, Camden **PA**: Berks, Bucks, Chester, Delaware, Montgomery, Philadelphia
Youngstown-Warren, OH-PA (Youngstown) CSA	Full-scope	**OH:** Columbiana**,** Mahoning, Trumbull **PA**: Mercer
State		
Connecticut		
Hartford-East Hartford, CT CSA	Full-scope	Hartford, Middlesex, New London
Delaware		
Salisbury, MD-DE MSA	Full-scope	Sussex
Massachusetts		
Pittsfield, MA MSA	Limited-scope	Berkshire
Springfield, MA MSA	Full-scope	Franklin, Hampden, Hampshire
MA Non-MSA	Limited-scope	Nantucket
Michigan		
Detroit-Warren-Ann Arbor, MI CSA (Detroit CSA),	Full-scope	Livingston, Macomb, Oakland, Washtenaw, Wayne
Lansing-East Lansing, M MSA	Limited-scope	Ingham, Shiawassee
Saginaw, MI MSA	Limited-scope	Saginaw
New Hampshire		
NH Non-MSA	Full-scope	Carroll, Cheshire, Coos, Grafton, Sullivan
New York		
Albany-Schenectady, NY CSA	Limited-scope	Albany, Fulton, Montgomery, Rensselaer, Saratoga, Schenectady, Warren
Binghamton, NY MSA	Limited-scope	Broome
Buffalo-Cheektowaga, NY MSA	Full-scope	Erie and Niagara Counties

Ithaca-Cortland, NY CSA	Limited-scope	Cortland, Tompkins
Rochester, NY MSA	Limited-scope	Livingston, Monroe, Ontario, Wayne
Syracuse, NY MSA	Limited-scope	Madison, Onondaga
Utica-Rome, NY MSA	Limited-scope	Herkimer, Oneida
NY Non-MSA	Limited-scope	Ostego County
Ohio		
Cleveland-Akron-Canton, OH CSA	Full-scope	Cuyahoga, Geauga, Lake, Lorain, Medina, Summit, Stark
Toledo, OH MSA	Limited-scope	Lucas, Wood
OH Non-MSA	Limited-scope	Scioto
Pennsylvania		
Altoona, PA MSA	Limited-scope	Blair
Erie-Meadville, PA CSA	Limited-scope	Erie, Crawford
Harrisburg-York-Lebanon, PA CSA	Limited-scope	Cumberland, Dauphin, York
Lancaster, PA MSA	Limited-scope	Lancaster
Pittsburgh-New Castle-Weirton, PA-OH-WV CSA	Full-scope	Allegheny, Armstrong, Beaver, Butler, Washington, Westmoreland, Indiana, Lawrence
Scranton--Wilkes-Barre, PA MSA	Limited-scope	Lackawanna, Luzerne
State College, PA MSA	Limited-scope	Centre
PA Non-MSA	Limited-scope	Mifflin, Venango
Vermont		
Burlington-South Burlington, VT CSA	Full-scope	Chittenden, Franklin, Washington
VT Non-MSA	Limited-scope	Addison, Bennington, Rutland, Windham, Windsor

Appendix B: Summary of MMSA and State Ratings

RATINGS CITIZENS BANK, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
Citizens Bank, N.A.	Outstanding	Outstanding	Outstanding	Outstanding
MMSA or State:				
Boston CSA	Outstanding	Outstanding	Outstanding	Outstanding
New York CSA	Outstanding	Outstanding	High Satisfactory	Outstanding
Philadelphia CSA	Outstanding	Outstanding	Outstanding	Outstanding
Youngstown CSA	Outstanding	Outstanding	Low Satisfactory	Outstanding
Connecticut	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Delaware	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Massachusetts	Outstanding	Outstanding	Outstanding	Outstanding
Michigan	Outstanding	Outstanding	Outstanding	Outstanding
New Hampshire	Outstanding	Outstanding	Outstanding	Outstanding
New York	Outstanding	Outstanding	High Satisfactory	Outstanding
Ohio	Outstanding	Outstanding	High Satisfactory	Outstanding
Pennsylvania	Outstanding	Outstanding	Outstanding	Outstanding
Vermont	Outstanding	Outstanding	Outstanding	Outstanding

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, other secured consumer loans, and other unsecured consumer loans.

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, which 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, 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 of the area median income, 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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units**.**

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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

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

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): 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, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table Q. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.

Table R. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Boston CSA	67,484	17,244,946	100.0	509,056	3.2	2.9	4.0	13.7	12.0	14.0	46.4	41.6	44.5	36.5	43.3	37.4	0.1	0.1	0.1
Total	**67,484**	**17,244,946**	**100.0**	**509,056**	**3.2**	**2.9**	**4.0**	**13.7**	**12.0**	**14.0**	**46.4**	**41.6**	**44.5**	**36.5**	**43.3**	**37.4**	**0.1**	**0.1**	**0.1**

Source: 2015 ACS; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Boston CSA	67,484	17,244,946	100.0	509,056	22.8	8.4	5.4	16.5	19.8	18.2	20.0	24.4	23.2	40.7	44.6	38.9	0.0	2.9	14.2
Total	**67,484**	**17,244,946**	**100.0**	**509,056**	**22.8**	**8.4**	**5.4**	**16.5**	**19.8**	**18.2**	**20.0**	**24.4**	**23.2**	**40.7**	**44.6**	**38.9**	**0.0**	**2.9**	**14.2**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Boston CSA	43,517	2,652,687	100.0	246,152	7.4	6.8	7.1	15.7	16.5	15.2	39.4	39.4	40.2	36.9	36.9	37.0	0.6	0.4	0.5
Total	**43,517**	**2,652,687**	**100.0**	**246,152**	**7.4**	**6.8**	**7.1**	**15.7**	**16.5**	**15.2**	**39.4**	**39.4**	**40.2**	**36.9**	**36.9**	**37.0**	**0.6**	**0.4**	**0.5**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Boston CSA	43,517	2,652,687	100.0	246,152	87.3	75.1	35.3	4.7	17.8	8.0	7.1
Total	**43,517**	**2,652,687**	**100.0**	**246,152**	**87.3**	**75.1**	**35.3**	**4.7**	**17.8**	**8.0**	**7.1**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
New York CSA	14,594	5,165,867	100.0	167,416	2.8	3.4	3.1	12.6	11.2	12.3	36.8	30.7	35.9	47.8	54.6	48.6	0.0	0.0	0.0
Total	**14,594**	**5,165,867**	**100.0**	**167,416**	**2.8**	**3.4**	**3.1**	**12.6**	**11.2**	**12.3**	**36.8**	**30.7**	**35.9**	**47.8**	**54.6**	**48.6**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
New York CSA	14,594	5,165,867	100.0	167,416	21.2	6.3	4.8	15.1	16.7	16.1	17.6	19.6	20.7	46.0	55.1	46.4	0.0	2.4	12.0
Total	**14,594**	**5,165,867**	**100.0**	**167,416**	**21.2**	**6.3**	**4.8**	**15.1**	**16.7**	**16.1**	**17.6**	**19.6**	**20.7**	**46.0**	**55.1**	**46.4**	**0.0**	**2.4**	**12.0**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
New York CSA	4,564	291,009	100.0	132,884	7.9	6.3	7.1	14.9	15.8	13.0	30.9	42.3	31.6	46.1	35.5	48.2	0.1	0.1	0.1
Total	**4,564**	**291,009**	**100.0**	**132,884**	**7.9**	**6.3**	**7.1**	**14.9**	**15.8**	**13.0**	**30.9**	**42.3**	**31.6**	**46.1**	**35.5**	**48.2**	**0.1**	**0.1**	**0.1**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
New York CSA	4,564	291,009	100.0	132,884	90.1	79.2	38.8	3.3	16.5	6.6	4.3
Total	**4,564**	**291,009**	**100.0**	**132,884**	**90.1**	**79.2**	**38.8**	**3.3**	**16.5**	**6.6**	**4.3**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Philadelphia CSA	33,634	7,234,249	100.0	330,147	4.0	2.0	2.4	17.6	14.5	15.6	42.8	39.4	43.0	35.6	44.1	39.1	0.0	0.0	0.0
Total	**33,634**	**7,234,249**	**100.0**	**330,147**	**4.0**	**2.0**	**2.4**	**17.6**	**14.5**	**15.6**	**42.8**	**39.4**	**43.0**	**35.6**	**44.1**	**39.1**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Philadelphia CSA	33,634	7,234,249	100.0	330,147	22.1	11.9	7.1	17.2	21.0	17.7	20.0	23.5	21.2	40.7	41.5	35.9	0.0	2.2	18.0
Total	**33,634**	**7,234,249**	**100.0**	**330,147**	**22.1**	**11.9**	**7.1**	**17.2**	**21.0**	**17.7**	**20.0**	**23.5**	**21.2**	**40.7**	**41.5**	**35.9**	**0.0**	**2.2**	**18.0**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Philadelphia CSA	18,427	1,130,651	100.0	167,929	5.2	4.4	4.0	18.8	17.3	16.2	37.9	38.1	40.2	37.7	39.7	39.3	0.5	0.5	0.4
Total	**18,427**	**1,130,651**	**100.0**	**167,929**	**5.2**	**4.4**	**4.0**	**18.8**	**17.3**	**16.2**	**37.9**	**38.1**	**40.2**	**37.7**	**39.7**	**39.3**	**0.5**	**0.5**	**0.4**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Philadelphia CSA	18,427	1,130,651	100.0	167,929	89.9	75.0	39.6	3.6	17.8	6.4	7.2
Total	**18,427**	**1,130,651**	**100.0**	**167,929**	**89.9**	**75.0**	**39.6**	**3.6**	**17.8**	**6.4**	**7.2**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Youngstown CSA	1,347	152,789	100.0	24,120	4.3	0.8	0.9	11.5	6.5	7.0	57.6	63.8	59.2	26.6	28.9	33.0	0.0	0.0	0.0
Total	**1,347**	**152,789**	**100.0**	**24,120**	**4.3**	**0.8**	**0.9**	**11.5**	**6.5**	**7.0**	**57.6**	**63.8**	**59.2**	**26.6**	**28.9**	**33.0**	**0.0**	**0.0**	0.0

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Youngstown CSA	1,347	152,789	100.0	24,120	20.5	12.8	8.0	18.5	24.2	21.3	20.8	25.2	22.5	40.2	34.7	33.2	0.0	3.0	15.1
Total	**1,347**	**152,789**	**100.0**	**24,120**	**20.5**	**12.8**	**8.0**	**18.5**	**24.2**	**21.3**	**20.8**	**25.2**	**22.5**	**40.2**	**34.7**	**33.2**	**0.0**	**3.0**	**15.1**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Youngstown CSA	594	33,422	100.0	11,885	6.9	7.1	6.3	11.6	12.0	9.7	49.4	51.2	47.6	32.2	29.8	36.4	0.0	0.0	0.0
Total	**594**	**33,422**	**100.0**	**11,885**	**6.9**	**7.1**	**6.3**	**11.6**	**12.0**	**9.7**	**49.4**	**51.2**	**47.6**	**32.2**	**29.8**	**36.4**	**0.0**	**0.0**	**0.0**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Youngstown CSA	594	33,422	100.0	11,885	81.4	77.6	39.0	5.8	17.5	12.8	4.9
Total	**594**	**33,422**	**100.0**	**11,885**	**81.4**	**77.6**	**39.0**	**5.8**	**17.5**	**12.8**	**4.9**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Hartford CSA	5,787	1,217,508	100.0	4.3	3.0	4.6	10.9	8.3	10.1	43.9	41.2	42.4	41.0	47.5	43.0	0.0	0.0	0.0
Total	**5,787**	**1,217,508**	**100.0**	**4.3**	**3.0**	**4.6**	**10.9**	**8.3**	**10.1**	**43.9**	**41.2**	**42.4**	**41.0**	**47.5**	**43.0**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Hartford CSA	5,787	1,217,508	100.0	22.8	11.3	9.3	16.9	23.2	22.2	20.4	25.0	22.5	39.9	37.6	30.6	0.0	3.0	15.5
Total	**5,787**	**1,217,508**	**100.0**	**22.8**	**11.3**	**9.3**	**16.9**	**23.2**	**22.2**	**20.4**	**25.0**	**22.5**	**39.9**	**37.6**	**30.6**	**0.0**	**3.0**	15.5

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses		Low-Income Tracts				Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Hartford CSA	2,700	158,407	100.0	11.4	9.6	9.9	12.8	7.1	12.2	39.8	43.2	41.0	35.7	39.7	36.8	0.2	0.3	0.2
Total	**2,700**	**158,407**	**100.0**	**11.4**	**9.6**	**9.9**	**12.8**	**7.1**	**12.2**	**39.8**	**43.2**	**41.0**	**35.7**	**39.7**	**36.8**	**0.2**	**0.3**	**0.2**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Hartford CSA	2,700	158,407	100.0	38,800	87.7	80.6	38.0	3.8	15.6	8.5	3.7
Total	**2,700**	**158,407**	**100.0**	**38,800**	**87.7**	**80.6**	**38.0**	**3.8**	**15.6**	**8.5**	**3.7**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Salisbury MSA	1,283	345,961	100.0	23,086	0.0	0.0	0.0	6.5	4.8	3.6	77.0	67.7	69.2	16.4	27.4	27.2	0.0	0.0	0.0
Total	**1,283**	**345,961**	**100.0**	**23,086**	**0.0**	**0.0**	**0.0**	**6.5**	**4.8**	**3.6**	**77.0**	**67.7**	**69.2**	**16.4**	**27.4**	**27.2**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Salisbury MSA	1,283	345,961	100.0	23,086	20.1	5.5	3.9	18.2	15.5	12.1	21.2	20.6	16.8	40.4	57.0	50.3	0.0	1.5	17.0
Total	**1,283**	**345,961**	**100.0**	**23,086**	**20.1**	**5.5**	**3.9**	**18.2**	**15.5**	**12.1**	**21.2**	**20.6**	**16.8**	**40.4**	**57.0**	**50.3**	**0.0**	**1.5**	**17.0**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Salisbury MSA	454	20,564	100.0	5,831	0.0	0.0	0.0	8.4	6.6	7.3	71.0	76.4	69.4	20.6	17.0	23.3	0.0	0.0	0.0
Total	**454**	**20,564**	**100.0**	**5,831**	**0.0**	**0.0**	**0.0**	**8.4**	**6.6**	**7.3**	**71.0**	**76.4**	**69.4**	**20.6**	**17.0**	**23.3**	**0.0**	**0.0**	**0.0**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Salisbury MSA	454	20,564	100.0	5,831	86.6	83.0	38.4	3.8	11.2	9.6	5.7
Total	**454**	**20,564**	**100.0**	**5,831**	**86.6**	**83.0**	**38.4**	**3.8**	**11.2**	**9.6**	**5.7**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
MA Non-MSA	194	225,583	6.5	1,293	0.0	0.0	0.0	0.0	0.0	0.0	71.5	74.7	72.7	28.5	25.3	27.3	0.0	0.0	0.0
Pittsfield MSA	190	42,225	6.4	4,922	3.1	4.2	3.8	10.2	8.9	7.9	55.5	45.8	52.5	31.2	41.1	35.8	0.0	0.0	0.0
Springfield MSA	2,606	416,721	87.2	27,076	4.3	8.7	5.9	12.0	20.1	13.5	38.7	33.4	37.2	45.0	37.8	43.4	0.0	0.0	0.0
Total	**2,990**	**684,528**	**100.0**	**33,291**	**4.1**	**7.9**	**5.3**	**11.6**	**18.1**	**12.1**	**42.1**	**36.9**	**40.9**	**42.3**	**37.2**	**41.6**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
MA Non-MSA	194	225,583	6.5	1,293	12.6	1.0	1.4	12.7	2.1	4.9	15.0	8.2	9.2	59.7	87.6	69.5	0.0	1.0	15.0
Pittsfield MSA	190	42,225	6.4	4,922	21.3	9.5	9.0	17.6	24.7	18.6	20.5	20.0	19.6	40.6	42.1	39.4	0.0	3.7	13.5
Springfield MSA	2,606	416,721	87.2	27,076	24.2	13.0	6.2	16.1	29.4	22.5	18.5	24.7	23.3	41.2	28.2	31.5	0.0	4.8	16.5
Total	**2,990**	**684,528**	**100.0**	**33,291**	**23.6**	**12.0**	**6.4**	**16.3**	**27.3**	**21.2**	**18.8**	**23.3**	**22.2**	**41.3**	**32.9**	**34.2**	**0.0**	**4.4**	**16.0**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
MA Non-MSA	72	2,512	5.9	1,624	0.0	0.0	0.0	0.0	0.0	0.0	69.3	54.2	68.5	30.7	45.8	31.5	0.0	0.0	0.0
Pittsfield MSA	94	4,325	7.7	2,500	14.2	10.6	12.1	6.5	3.2	6.6	41.8	54.3	42.2	37.4	31.9	39.0	0.0	0.0	0.0
Springfield MSA	1,053	51,619	86.4	15,339	12.9	16.9	12.9	14.4	17.8	13.9	33.0	31.0	32.3	39.0	34.3	40.7	0.7	0.1	0.2
Total	**1,219**	**58,456**	**100.0**	**19,463**	**12.6**	**15.4**	**11.8**	**12.3**	**15.6**	**11.8**	**36.2**	**34.1**	**36.6**	**38.3**	**34.8**	**39.7**	**0.5**	**0.1**	**0.1**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
MA Non-MSA	72	2,512	5.9	1,624	91.3	95.8	24.4	3.5	4.2	5.1	0.0
Pittsfield MSA	94	4,325	7.7	2,500	84.5	83.0	37.0	4.7	14.9	10.8	2.1
Springfield MSA	1,053	51,619	86.4	15,339	85.0	79.5	34.3	4.7	12.9	10.3	7.6
Total	**1,219**	**58,456**	**100.0**	**19,463**	**85.2**	**80.7**	**33.8**	**4.6**	**12.6**	**10.2**	**6.7**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Detroit CSA	16,195	2,815,438	96.3	235,234	6.2	2.7	2.6	18.2	13.8	12.9	36.6	34.1	37.9	38.9	49.3	46.5	0.1	0.1	0.1
Lansing MSA	435	57,593	2.6	15,167	4.1	4.8	3.7	22.1	16.6	20.1	46.9	51.7	45.6	26.6	26.9	30.4	0.2	0.0	0.2
Saginaw MSA	180	19,852	1.1	6,467	7.8	0.0	1.4	9.6	0.0	3.8	54.8	84.4	58.5	27.8	15.6	36.3	0.0	0.0	0.0
Total	**16,810**	**2,892,883**	**100.0**	**256,868**	**6.1**	**2.7**	**2.7**	**18.1**	**13.8**	**13.1**	**38.1**	**35.1**	**38.9**	**37.6**	**48.4**	**45.3**	**0.1**	**0.1**	**0.1**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Detroit CSA	16,195	2,815,438	96.3	235,234	22.7	12.0	9.5	16.4	20.5	19.5	18.7	24.9	23.0	42.2	40.2	35.7	0.0	2.3	12.4
Lansing MSA	435	57,593	2.6	15,167	23.4	17.2	11.0	17.1	24.4	23.4	19.7	23.7	23.0	39.8	32.0	29.9	0.0	2.8	12.6
Saginaw MSA	180	19,852	1.2	6,467	21.2	12.8	8.1	17.1	24.4	21.4	20.7	27.2	23.5	41.0	34.4	35.7	0.0	1.5	11.3
Total	**16,810**	**2,892,883**	**100.0**	**256,868**	**22.7**	**12.2**	**9.5**	**16.4**	**20.6**	**19.8**	**18.9**	**24.9**	**23.0**	**42.0**	**40.0**	**35.3**	**0.0**	**2.3**	**12.4**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Detroit CSA	9,215	537,589	97.0	105,700	7.8	7.5	7.0	19.3	21.4	19.0	31.1	29.5	30.6	40.7	40.9	42.3	1.0	0.7	1.0
Lansing MSA	156	7,779	1.6	4,846	9.6	3.8	10.9	24.0	29.5	22.5	31.1	46.8	29.7	31.6	18.6	35.3	3.6	1.3	1.6
Saginaw MSA	126	4,153	1.3	2,468	6.7	0.8	5.1	11.7	4.0	10.0	52.5	91.3	52.7	29.1	4.0	32.2	0.0	0.0	0.0
Total	**9,497**	**549,521**	**100.0**	**113,014**	**7.9**	**7.4**	**7.1**	**19.4**	**21.3**	**19.0**	**31.7**	**30.6**	**31.1**	**39.9**	**40.0**	**41.8**	**1.2**	**0.7**	**1.0**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Detroit CSA	9,215	537,589	97.0	105,700	87.2	73.0	41.3	4.9	19.3	7.9	7.7
Lansing MSA	156	7,779	1.6	4,846	82.6	77.6	41.8	5.1	14.1	12.3	8.3
Saginaw MSA	126	4,153	1.3	2,468	78.9	80.2	37.2	6.3	15.1	14.8	4.8
Total	**9,497**	**549,521**	**100.0**	**113,014**	**86.7**	**73.2**	**41.3**	**4.9**	**19.2**	**8.4**	**7.7**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
NH Non MSA	1,690	291,077	100.0	13,441	1.0	0.2	0.6	19.7	17.2	16.0	66.2	68.6	68.0	13.1	14.0	15.5	0.0	0.0	0.0
Total	**1,690**	**291,077**	**100.0**	**13,441**	**1.0**	**0.2**	**0.6**	**19.7**	**17.2**	**16.0**	**66.2**	**68.6**	**68.0**	**13.1**	**14.0**	**15.5**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
NH Non MSA	1,690	291,077	100.0	13,441	21.3	11.7	5.7	20.1	21.6	17.2	22.2	21.8	21.7	36.3	42.2	43.2	0.0	2.7	12.3
Total	**1,690**	**291,077**	**100.0**	**13,441**	**21.3**	**11.7**	**5.7**	**20.1**	**21.6**	**17.2**	**22.2**	**21.8**	**21.7**	**36.3**	**42.2**	**43.2**	**0.0**	**2.7**	**12.3**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
NH Non MSA	829	43,147	100.0	6,578	0.8	0.7	0.6	19.8	20.7	18.6	63.1	62.1	64.2	16.3	16.4	16.6	0.0	0.0	0.0
Total	**829**	**43,147**	**100.0**	**6,578**	**0.8**	**0.7**	**0.6**	**19.8**	**20.7**	**18.6**	**63.1**	**62.1**	**64.2**	**16.3**	**16.4**	**16.6**	**0.0**	**0.0**	**0.0**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
NH Non MSA	829	43,147	100.0	6,578	85.9	79.3	33.6	4.3	14.7	9.8	6.0
Total	**829**	**43,147**	**100.0**	**6,578**	**85.9**	**79.3**	**33.6**	**4.3**	**14.7**	**9.8**	**6.0**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Buffalo MSA	7,641	1,008,502	43.6	39,359	6.9	4.4	4.0	11.4	10.9	9.4	43.8	40.4	43.8	37.9	44.3	42.8	0.0	0.0	0.1
Albany CSA	3,422	581,296	19.9	41,350	2.9	2.6	2.8	12.4	15.0	12.3	58.4	52.3	57.1	26.3	30.2	27.8	0.0	0.1	0.0
Binghamton MSA	470	51,957	2.5	5,217	3.4	3.6	3.1	12.1	16.0	12.3	58.1	49.6	54.9	26.3	30.9	29.7	0.0	0.0	0.0
Ithaca CSA	202	32,912	1.1	3,308	0.0	0.0	0.0	10.1	14.9	9.5	68.6	63.4	67.1	21.2	21.8	22.7	0.1	0.0	0.7
Rochester MSA	4,828	655,257	25.9	41,143	3.6	3.5	2.9	11.3	13.3	10.4	50.6	42.4	48.5	34.5	40.9	38.2	0.0	0.0	0.0
Syracuse MSA	1,396	193,554	8.2	17,840	3.2	2.6	2.4	10.3	12.3	9.4	47.3	43.4	45.4	39.0	41.6	42.8	0.1	0.2	0.1
Utica MSA	547	67,295	2.9	8,335	5.0	7.9	4.1	7.2	11.9	7.1	60.0	53.2	54.2	27.8	27.1	34.6	0.0	0.0	0.0
NY Non MSA	156	21,267	0.8	1,502	0.0	0.0	0.0	2.9	5.8	3.3	82.3	76.3	73.7	14.5	17.9	22.9	0.2	0.0	0.1
Total	**18,662**	**2,612,040**	**100.0**	**158,054**	**4.2**	**3.7**	**3.1**	**11.1**	**12.5**	**10.3**	**52.1**	**44.5**	**50.3**	**32.6**	**39.3**	**36.2**	**0.0**	**0.0**	**0.1**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Buffalo MSA	7,641	1,008,502	40.9	39,359	22.2	11.6	7.8	16.6	23.8	20.8	20.3	27.0	23.1	40.9	35.6	34.1	0.0	2.1	14.2
Albany CSA	3,422	581,296	18.3	41,350	20.5	12.2	8.2	17.4	24.6	22.1	22.0	25.8	24.3	40.1	31.6	33.6	0.0	5.8	11.8
Binghamton MSA	470	51,957	2.5	5,217	22.6	17.9	7.4	17.6	24.9	19.7	21.0	25.1	22.7	38.8	25.7	34.2	0.0	6.4	16.1
Ithaca CSA	202	32,912	1.1	3,308	20.0	6.9	6.8	16.2	25.2	19.3	21.7	25.7	24.0	42.1	36.6	39.8	0.0	5.4	10.1
Rochester MSA	4,828	655,257	25.9	41,143	21.6	13.4	9.4	16.9	24.3	22.2	19.8	25.0	22.6	41.6	34.1	33.1	0.0	3.3	12.6
Syracuse MSA	1,396	193,554	7.5	17,840	20.7	10.9	8.4	16.6	24.0	20.6	20.2	24.8	23.1	42.5	36.7	36.0	0.0	3.6	11.9
Utica MSA	547	67,295	3.5	8,335	22.0	13.7	8.5	16.9	28.2	19.6	21.5	23.8	24.4	39.6	31.3	36.4	0.0	6.5	11.1
NY Non MSA	156	21,267	0.8	1,502	19.1	10.9	5.8	19.1	25.0	18.9	21.5	19.2	22.2	40.3	40.4	43.3	0.0	4.5	9.7
Total	**18,662**	**2,612,040**	**100.0**	**158,054**	**21.4**	**12.3**	**8.4**	**16.9**	**24.3**	**21.3**	**20.7**	**25.8**	**23.4**	**40.9**	**34.2**	**34.3**	**0.0**	**3.4**	**12.7**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Buffalo MSA	3,293	134,176	36.1	26,144	10.5	8.4	9.0	12.2	11.5	11.2	35.6	36.4	36.3	37.7	42.5	40.7	4.0	1.1	2.8
Albany CSA	2,134	102,791	23.4	21,550	12.2	10.6	8.8	12.5	10.3	11.9	49.6	50.6	52.0	25.5	28.4	27.0	0.3	0.1	0.3
Binghamton MSA	399	13,403	4.4	2,972	11.7	15.5	11.6	14.3	15.5	14.8	54.8	51.6	56.8	19.1	17.3	16.8	0.0	0.0	0.0
Ithaca CSA	94	3,558	1.0	2,542	0.0	0.0	0.0	13.3	17.0	13.0	52.5	54.3	53.3	32.3	28.7	31.6	1.9	0.0	2.0
Rochester MSA	1,897	69,546	20.8	21,854	9.9	11.3	8.5	12.8	11.9	10.8	41.8	38.6	42.8	35.3	38.1	37.8	0.2	0.1	0.1
Syracuse MSA	935	47,210	10.3	10,860	9.4	7.5	7.9	10.7	11.2	10.0	39.0	46.4	41.3	38.4	33.5	38.0	2.5	1.4	2.7
Utica MSA	316	12,276	3.5	4,539	12.7	11.1	12.2	12.8	17.4	12.2	46.7	53.5	44.7	26.3	16.8	29.2	1.4	1.3	1.7
NY Non MSA	48	1,119	0.5	805	0.0	0.0	0.0	9.6	4.2	9.6	62.0	85.4	68.9	28.0	10.4	21.5	0.4	0.0	0.0
Total	**9,116**	**384,079**	**100.0**	**91,266**	**10.4**	**9.7**	**8.6**	**12.3**	**11.7**	**11.3**	**43.2**	**42.9**	**44.0**	**32.5**	**35.1**	**34.7**	**1.6**	**0.6**	**1.4**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Buffalo MSA	3,293	134,176	36.1	26,144	84.7	80.3	38.5	5.0	10.8	10.3	8.9
Albany CSA	2,134	102,791	23.4	21,550	85.5	81.0	34.0	4.1	12.5	10.4	6.5
Binghamton MSA	399	13,403	4.4	2,972	82.5	85.2	34.7	5.1	7.3	12.4	7.5
Ithaca CSA	94	3,558	1.0	2,542	83.7	85.1	33.5	4.3	7.4	12.0	7.4
Rochester MSA	1,897	69,546	20.8	21,854	85.5	80.8	32.3	4.8	10.4	9.8	8.9
Syracuse MSA	935	47,210	10.3	10,860	83.5	81.0	34.3	5.2	12.5	11.2	6.5
Utica MSA	316	12,276	3.5	4,539	83.0	83.2	32.4	4.9	8.9	12.1	7.9
NY Non MSA	48	1,119	0.5	805	82.6	89.6	31.3	3.8	2.1	13.6	8.3
Total	**9,116**	**384,079**	**100.0**	**91,266**	**84.7**	**81.0**	**34.8**	**4.7**	**11.0**	**10.6**	**8.0**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Cleveland CSA	13,281	1,814,343	84.7	149,903	6.3	2.9	3.4	15.8	11.8	12.6	41.5	41.1	41.4	36.2	44.1	42.5	0.1	0.0	0.0
OH Non MSA	174	16,125	1.1	2,043	0.6	0.0	0.1	28.6	20.1	21.0	54.5	48.9	55.0	16.4	31.0	23.9	0.0	0.0	0.0
Toledo MSA	2,221	283,585	14.2	22,484	7.4	2.4	2.1	13.1	9.0	8.3	42.9	42.8	41.5	36.6	45.7	48.0	0.0	0.0	0.0
Total	**15,676**	**2,114,052**	**100.0**	**174,430**	**6.3**	**2.8**	**3.2**	**15.7**	**11.5**	**12.2**	**42.0**	**41.4**	**41.6**	**35.8**	**44.2**	**43.0**	**0.1**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Cleveland CSA	13,281	1,814,343	84.7	149,903	22.2	12.5	9.3	17.0	22.9	19.5	19.9	24.7	21.6	41.0	36.6	35.1	0.0	3.3	14.5
OH Non MSA	174	16,125	1.1	2,043	29.3	14.4	7.8	15.4	19.0	17.6	18.3	28.7	22.0	37.0	37.4	32.6	0.0	0.6	20.0
Toledo MSA	2,221	283,585	14.2	22,484	23.8	12.1	7.2	16.4	22.9	19.3	19.3	23.6	22.6	40.5	37.9	38.9	0.0	3.5	12.0
Total	**15,676**	**2,114,052**	**100.0**	**174,430**	**22.6**	**12.5**	**9.0**	**16.8**	**22.8**	**19.5**	**19.8**	**24.6**	**21.7**	**40.8**	**36.8**	**35.5**	**0.0**	**3.3**	**14.3**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Cleveland CSA	7,705	366,444	90.5	69,062	9.0	8.5	7.9	15.6	14.6	13.8	35.4	35.8	34.4	39.0	40.4	43.1	1.0	0.7	0.8
OH Non MSA	89	8,029	1.0	985	14.1	22.5	18.0	29.2	33.7	28.8	40.2	16.9	34.1	16.5	27.0	19.1	0.0	0.0	0.0
Toledo MSA	723	30,487	8.5	8,885	13.6	13.0	11.8	11.1	14.8	10.9	36.4	40.9	34.9	38.9	31.3	42.4	0.1	0.0	0.0
Total	**8,517**	**404,960**	**100.0**	**78,932**	**9.7**	**9.0**	**8.5**	**15.2**	**14.8**	**13.6**	**35.6**	**36.0**	**34.5**	**38.7**	**39.5**	**42.7**	**0.8**	**0.6**	**0.7**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Cleveland CSA	7,705	366,444	90.5	69,062	83.5	77.6	46.2	6.0	14.2	10.5	8.2
OH Non MSA	89	8,029	1.0	985	79.4	55.1	32.4	5.4	39.3	15.1	5.6
Toledo MSA	723	30,487	8.5	8,885	80.3	77.7	42.9	6.5	13.0	13.1	9.3
Total	**8,517**	**404,960**	**100.0**	**78,932**	**83.0**	**77.4**	**45.7**	**6.1**	**14.4**	**10.9**	**8.2**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Altoona MSA	587	71,609	2.0	4,205	3.1	2.4	2.2	9.0	9.2	8.1	77.6	72.2	76.0	10.2	16.2	13.8	0.0	0.0	0.0
Eire MSA	1,060	134,378	3.7	10,877	3.9	2.0	2.0	7.5	6.6	6.8	61.0	57.5	56.3	27.7	34.0	34.9	0.0	0.0	0.0
Harrisburg CSA	4,069	767,967	14.1	53,270	3.1	1.5	2.9	9.7	8.5	8.5	62.5	55.9	59.9	24.7	34.1	28.7	0.0	0.0	0.0
Lancaster MSA	1,515	276,090	5.2	24,681	1.6	1.5	2.2	8.8	8.7	10.3	76.1	72.1	72.6	13.5	17.6	14.9	0.0	0.0	0.0
PA Non MSA	334	37,737	1.2	2,386	0.0	0.0	0.0	13.0	12.0	11.0	87.0	88.0	89.0	0.0	0.0	0.0	0.0	0.0	0.0
Pittsburgh CSA	18,854	3,111,512	65.3	112,201	2.6	1.5	1.3	14.5	11.9	10.7	53.8	46.6	48.8	29.1	40.0	39.2	0.0	0.0	0.0
Scranton MSA	1,342	164,750	4.6	18,458	1.7	1.5	1.6	15.1	15.3	14.3	55.0	39.6	50.3	28.2	43.6	33.7	0.0	0.0	0.1
State College MSA	1,107	244,564	3.8	5,658	0.0	0.0	0.0	16.0	16.3	15.7	51.7	36.4	46.1	31.5	46.7	36.9	0.8	0.6	1.4
Total	**28,868**	**4,808,604**	**100.0**	**231,736**	**2.5**	**1.5**	**1.8**	**12.5**	**11.3**	**10.3**	**59.3**	**49.9**	**55.2**	**25.6**	**37.3**	**32.6**	**0.0**	**0.0**	**0.1**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Altoona MSA	587	71,609	2.0	4,205	19.9	14.0	9.9	18.7	27.3	20.1	21.9	24.0	21.3	39.5	29.6	32.7	0.0	5.1	16.0
Eire MSA	1,060	134,378	3.7	10,877	20.9	12.9	6.4	17.9	26.3	18.3	21.1	23.4	22.5	40.0	33.5	39.5	0.0	3.9	13.3
Harrisburg CSA	4,069	767,967	14.1	53,270	19.6	11.9	7.8	18.2	23.8	19.2	22.0	25.1	22.1	40.2	36.6	32.7	0.0	2.6	18.2
Lancaster MSA	1,515	276,090	5.2	24,681	18.3	7.5	7.0	19.2	21.4	21.2	23.1	29.3	24.0	39.4	38.6	33.7	0.0	3.2	14.0
PA Non MSA	334	37,737	1.2	2,386	21.5	17.4	8.4	20.8	27.2	20.6	23.0	22.5	23.3	34.7	31.1	34.3	0.0	1.8	13.4
Pittsburgh CSA	18,854	3,111,512	65.3	112,201	20.5	13.3	8.5	17.3	22.8	17.8	20.6	23.2	21.1	41.6	38.2	37.5	0.0	2.4	15.1
Scranton MSA	1,342	164,750	4.6	18,458	21.5	12.7	8.2	17.5	22.9	18.2	20.5	24.1	20.3	40.5	37.3	34.3	0.0	3.1	19.0
State College MSA	1,107	244,564	3.8	5,658	19.6	10.5	7.1	18.5	20.6	17.2	21.5	25.7	23.8	40.3	40.8	40.2	0.0	2.4	11.7
Total	**28,868**	**4,808,604**	**100.0**	**231,736**	**20.2**	**12.7**	**8.1**	**17.9**	**23.1**	**18.6**	**21.2**	**24.0**	**21.7**	**40.7**	**37.7**	**35.8**	**0.0**	**2.6**	**15.8**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Altoona MSA	214	13,648	1.8	2,191	7.3	5.1	6.0	8.7	8.9	7.2	76.1	83.6	77.1	7.9	2.3	9.6	0.0	0.0	0.0
Eire MSA	579	44,836	4.8	6,250	12.4	15.9	11.2	10.9	8.6	10.2	52.4	46.3	53.1	24.3	29.2	25.5	0.0	0.0	0.0
Harrisburg CSA	947	57,023	7.9	18,067	7.5	5.6	6.0	14.4	14.9	12.4	56.4	60.1	58.5	21.7	19.4	23.1	0.0	0.0	0.0
Lancaster MSA	573	25,506	4.8	13,189	4.1	8.7	3.7	11.0	12.4	10.6	72.4	64.0	73.5	12.4	14.8	12.2	0.0	0.0	0.0
PA Non MSA	116	4,757	1.0	1,311	0.0	0.0	0.0	18.6	34.5	17.5	81.4	65.5	82.5	0.0	0.0	0.0	0.0	0.0	0.0
Pittsburgh CSA	8,492	555,224	70.8	54,000	4.9	4.5	4.2	14.2	13.5	13.7	43.2	42.5	44.5	36.7	38.8	37.1	0.9	0.7	0.5
Scranton MSA	811	35,571	6.8	10,745	2.9	3.5	2.6	20.2	19.0	18.7	50.0	41.9	50.5	24.8	33.2	26.6	2.1	2.5	1.6
State College MSA	265	15,270	2.2	2,635	1.6	0.0	0.2	18.3	17.0	17.5	38.5	35.8	41.9	31.9	31.7	29.6	9.6	15.5	10.9
Total	**11,997**	**751,835**	**100.0**	**108,388**	**5.4**	**5.1**	**4.6**	**14.4**	**13.9**	**13.4**	**51.0**	**45.9**	**52.5**	**28.3**	**34.1**	**28.9**	**0.9**	**1.0**	**0.7**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-21
Assessment Area:	**Total Loans to Small Businesses**				**Businesses with Revenues <= 1MM**			**Businesses with Revenues > 1MM**		**Businesses with Revenues Not Available**	
	#	**$**	**% of Total**	**Overall Market**	**% Businesses**	**% Bank Loans**	**Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
Altoona MSA	214	13,648	1.8	2,191	83.7	78.0	42.6	5.0	16.4	11.2	5.6
Eire MSA	579	44,836	4.8	6,250	83.5	69.3	40.4	5.6	27.1	11.0	3.6
Harrisburg CSA	947	57,023	7.9	18,067	86.1	81.2	40.9	4.0	14.9	9.9	3.9
Lancaster MSA	573	25,506	4.8	13,189	88.1	84.8	47.1	4.5	11.7	7.4	3.5
PA Non MSA	116	4,757	1.0	1,311	81.3	82.8	34.8	4.6	12.1	14.1	5.2
Pittsburgh CSA	8,492	555,224	70.8	54,000	86.1	75.4	42.0	4.4	18.4	9.5	6.2
Scranton MSA	811	35,571	6.8	10,745	86.4	86.1	31.9	4.0	9.6	9.6	4.3
State College MSA	265	15,270	2.2	2,635	85.1	81.5	41.6	3.9	12.1	11.0	6.4
Total	**11,997**	**751,835**	**100.0**	**108,388**	**86.1**	**77.0**	**41.3**	**4.4**	**17.4**	**9.6**	**5.6**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Burlington MSA	847	189,913	48.9	13,622	0.8	1.1	1.1	8.8	8.6	10.0	66.1	55.4	63.0	24.3	34.9	25.9	0.0	0.0	0.0
VT Non MSA	886	167,597	51.1	8,741	0.0	0.0	0.0	5.7	4.9	3.9	81.1	80.2	80.7	13.2	14.9	15.5	0.0	0.0	0.0
Total	**1,733**	**357,510**	**100.0**	**22,363**	**0.4**	**0.5**	**0.7**	**7.3**	**6.7**	**7.6**	**73.4**	**68.1**	**69.9**	**18.9**	**24.7**	**21.8**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Burlington MSA	847	189,913	48.9	13,622	19.3	7.8	6.5	17.1	20.0	20.2	22.9	24.3	23.6	40.7	46.6	39.0	0.0	1.3	10.6
VT Non MSA	886	167,597	51.1	8,741	19.5	8.2	5.0	17.8	19.0	15.5	22.3	22.8	18.9	40.5	48.3	49.7	0.0	1.7	10.8
Total	**1,733**	**357,510**	**100.0**	**22,363**	**19.4**	**8.0**	**5.9**	**17.4**	**19.4**	**18.4**	**22.6**	**23.5**	**21.8**	**40.6**	**47.5**	**43.2**	**0.0**	**1.5**	**10.7**

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Burlington MSA	783	39,285	56.0	7,201	0.7	1.3	0.6	17.7	15.6	16.9	56.4	52.9	52.7	25.0	30.1	29.5	0.1	0.1	0.3
VT Non MSA	615	31,011	44.0	5,897	0.0	0.0	0.0	9.5	14.3	7.9	77.6	69.6	77.4	12.8	16.1	14.7	0.0	0.0	0.0
Total	**1,398**	**70,296**	**100.0**	**13,098**	**0.4**	**0.7**	**0.3**	**14.1**	**15.0**	**12.9**	**65.7**	**60.2**	**63.8**	**19.7**	**24.0**	**22.8**	**0.1**	**0.1**	**0.2**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Burlington MSA	783	39,285	56.0	7,201	87.8	84.8	31.6	4.2	11.4	8.0	3.8
VT Non MSA	615	31,011	44.0	5,897	87.3	83.1	32.1	4.0	13.0	8.7	3.9
Total	**1,398**	**70,296**	**100.0**	**13,098**	**87.6**	**84.0**	**31.8**	**4.1**	**12.1**	**8.3**	**3.9**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Citizens Bank, N.A.

General Branch Hours

Traditional Branch:

Monday – Friday	9:00 AM – 4:00 PM
Saturday	9:00 AM – 12:00 PM
Sunday	Closed

In-Store Branch:

Monday – Friday	10:00 AM – 5:00 PM
Saturday	10:00 AM – 3:00 PM
Sunday	Closed

24-7 Online & Mobile Banking

Online Banking
Available at: www.citizensbank.com

Mobile Banking
Citizens Bank Mobile Banking available by download for: iPhone®, iPad® and Android™

NOTE: The Branch Services Checklist is prefilled with those services provided by all branches. Complete the Branch Services Checklist with the most current Branch and ATM/ITM services provided in your branch by checking "Yes" or "No" for each item listed **at the bottom of the page**.

Branch Services Checklist

LIST OF SERVICES	Available at this Branch	
	YES	**NO**
Transaction Processing: Deposits, Withdrawals, and other account services such as Transfers; via Teller, ATM or ITM	✓	
Open Personal & Business Deposit Accounts: Checking Accounts, Savings Accounts, Certificates of Deposit, Money Market Accounts, Individual Retirement Accounts, Overdraft Protection, Steady Save	✓	
Accept applications for Mastercard Credit Card	✓	
Accept applications for Debit/ATM Card	✓	
Signature Guarantee	✓	
Stop Payments	✓	
Wire Transfers (Domestic & International)	✓	
Investment Referral - Annuities, Mutual Funds	✓	
Loan Applications/Referrals: Mortgage, Business, Home Equity, Lines of Credit, Personal	✓	
NOTE: BRANCH MUST COMPLETE THIS SECTION		
	Please check "**Yes**" or "**No**" for each service listed below.	
	Yes	**No**
ATM or ITM		
Drive-Up Window		
Night Deposit		
Credit card cash advance		
Foreign Currency Exchange (Customers Only)		
Monetary Instruments (e.g., Official checks and/or Money Orders)		
Payments (Personal and Commercial Loans/Lines of Credit, Credit Cards) via Teller or ITM		

A complete copy of the bank's CRA Public File can be found at: CitizensBank.com *(search, Public File)*.

Citizens Bank, N.A.

ATM / ITM Descriptions & Services

The Bank has both Owned and Branded ATMs in its network. Owned ATMs are machines owned and operated by Citizens Bank. These machines are either located at our branches or found remotely in and around the communities the Bank serves. Branded ATMs are those machines owned and operated by a third party but branded as Citizens Bank and free for Citizens Bank customers to use.

Citizens strives to meet the banking needs of the communities in which it operates by providing convenient and accessible services through its ATM network. One such service is "same day deposits". Deposits made up to 10pm are considered "same day" and will be credited based on the customer disclosures. The Bank provides immediate availability on cash deposits made using an ATM. Regardless of ownership, all ATMs in the Bank's network are voice guidance capable. This functionality allows any visually impaired consumer, not able to read or use the screen, to plug-in a headset and be walked through a transaction using just the tactile keypad.
Owned ATMs have a "Preferences" feature which allows the user to customize their interactions with the machines if they so choose. These preference settings include a frequent transaction menu as well as default language settings. Customers can currently choose their preferred language, either English, Spanish, Chinese, Portuguese, Russian and French.

Owned ATMs in the Bank's network generally provide the following services:

- Accept cash and check deposits via Intelligent Deposit Machines (IDMs)
- Cash withdrawals
- Account transfers
- Mini statements showing the last 10 transactions on a linked account
- PIN changes
- Account balances to linked accounts
- Cash Advances (MC, Visa, Discover, and AMEX)
- Language Selection

Branded ATMs in the Bank's network offer the following:

- Cash withdrawals
- Account transfers
- Account balances to linked accounts

ITMs (Interactive Teller Machine) - includes all traditional ATM functionality and provides an option to video chat with a bank colleague. These colleagues, referred to as Virtual Assistants (available Monday - Friday 9 AM -5 PM and Saturday 9 AM - 3 PM EST) can aid customers with select maintenance and monetary transactions that previously required in-branch interactions. Additional services include loan payments, credit card payments, debit card orders, check cashing, appointment scheduling, account type and address changes, check orders and other general account maintenance.

General Hours of ATM Services:

- Drive-Up: 24 hours, 7 days/week
- In-Store: Available during store operating hours
- Traditional: Interior - Available during branch hours
  Exterior - 24 hours 7 days/week
- Remote: Available during operating hours of location
- Branded: Available during operating hours of location

Welcome to Citizens

Personal Deposit Account Fees and Features Guide

Citizens™

Welcome

We are pleased to provide you with this account information. This Personal Deposit Account Fees and Features Guide is a companion brochure to the Personal Deposit Account Agreement.

This guide provides you with information on minimum opening balances, monthly maintenance fees, transaction limitations, combined statement, interest rate and annual percentage yield (APY) information, and other service fees. This guide lists fees and services that may apply to you, depending on which account you have, how you use your account and what services you use. It also explains how you can avoid or waive some account fees.

The companion Personal Deposit Account Agreement contains the terms and conditions of your account as well as your rights and responsibilities regarding your account. You will also find our funds availability and electronic transfer policies in the agreement.

Please note that we may change the fees or balance requirements, the accounts and services described in these documents at any time with proper notice to you. We may add, delete or amend existing terms and conditions. We may discontinue certain products, and we reserve the right not to offer certain products without notice at any time. Discontinued products may not be reflected in our most current disclosures.

Together, these two documents constitute your account agreement accompanied by any addenda with Citizens. Citizens is a brand name of Citizens Bank, N.A., Member FDIC. You may also wish to retain them for future reference. If you have any questions about the information in these two documents, please call us at 1-800-922-9999. Or, if you prefer, stop by your local branch. We maintain your deposit accounts at your local branch.

Thank you for your important relationship with us.
We look forward to serving you.

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Checking

	One Deposit Checking from Citizens™	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian	
Monthly maintenance fee[1]	**$9.99**	
Minimum opening deposit	**Any Amount**	
How to avoid monthly maintenance fee	The Monthly Maintenance Fee will be waived if at least 1 deposit is posted to your account before the end of your statement period. To find your next statement period, refer to your most recent statement.	
When Deposits are Posted to your Account	When deposits are posted to your account depends on how the deposit is made. Deposits and transfers made on a business day at a branch, deposits by 10:00 PM local time at an ATM, deposits by 10:00 PM Eastern Time through Mobile Deposit, transfers by 7:30 PM Eastern Time at an ATM, or transfers by 11:30 PM Eastern Time in Online Banking or Telephone Banking, are posted to your account the same business day. Deposits and transfers made after these times, or on a weekend or holiday, are posted to your account the next business day. External transfers to your account, such as a direct deposit or wire transfer, are posted to your account the day the deposit is received. Deposits made by mail are posted on the day we process the transaction. How deposits are posted to your account is different than when they are available to you; for information on our Funds Availability Policy, please see your Personal Deposit Account Agreement.	
Debit/ATM card	Yes	
Interest	Does not apply	
Statement delivery options	Paperless eStatement (requires Online Banking)	**No Charge**
	Paper Statement	**$3** Per month Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.	
Overdraft Choices®	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Please refer to the complete Overdraft Choices section in this guide for further information.	

1. When a Monthly Maintenance Fee is applied to your checking account, it is applied on the last day of the statement period. The number of days in the statement period will vary.

Checking

	Citizens Quest® Checking
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee[1]	**$25**
Minimum opening deposit	**Any Amount**
How to avoid monthly maintenance fee	Waived when you meet either of the following: • $5,000 total deposits posted to the primary checking account before the end of your statement period, **OR** • $25,000 monthly combined deposit and investment balance across your linked accounts. Select investment balances in your linked Citizens Investment Services® account(s) may not be viewable on your checking account statement. However, these balances will count toward your monthly combined deposit and investment balance requirement.
Citizens Quest® Relationship	Our Citizens Quest relationship starts with a Citizens Quest Checking account, your "primary" account. When you open this account, or anytime thereafter, you may open additional Citizens Quest Checking, Citizens Quest Savings and/or Citizens Quest Money Market accounts. These accounts are only available to customers with a primary Citizens Quest Checking and must be linked to that account. These accounts each require a minimum balance to open, but are not subject to additional monthly maintenance fees. Balances in these accounts will contribute toward the Citizens Quest Checking monthly combined balances, and will be shown on the relationship summary section of your monthly statement.
Relationship pricing and linked accounts	The Citizens Quest Checking account allows you to link other account balances to waive the Monthly Maintenance Fee on your primary account. Accounts that may be linked for combined balances include additional checking, savings, and money market accounts, Certificates of Deposit (CDs, IRA CDs, SEP CDs and Coverdell ESA), and investment accounts. The balance in any account may only be linked to one primary account. Citizens Quest Savings and Citizens Quest Money Market accounts are required to be linked to your primary account. Linking other types of accounts is not automatic, you must tell us the accounts you wish to link by contacting our customer service representatives or visiting one of our branches. Account balances from linked accounts will appear in the relationship summary section of your monthly checking statement. By linking accounts you understand that your information, and that of other account holders, will be included on your statement. Accounts linked to your primary account for purposes of waiving the Monthly Maintenance Fee on that account must still maintain the requirements on their own product to be eligible to waive the Monthly Maintenance Fee on each account as applicable. If your primary Citizens Quest Checking account switches to a Citizens Private Client™ Checking, linked accounts listed below will automatically convert to the product type listed that matches your new Citizens Private Client Checking account. • Linked Citizens Quest Checking accounts will convert to Citizens Private Client Checking accounts. • Linked Citizens Quest Savings accounts will convert to Citizens Private Client Savings accounts. • Linked Citizens Quest Money Market accounts will convert to Citizens Private Client Money Market accounts.

1. When a Monthly Maintenance Fee is applied to your checking account, it is applied on the last day of the statement period. The number of days in the statement period will vary.

Checking

	Citizens Quest® Checking
Relationship pricing and linked accounts (continued)	If your primary Citizens Quest Checking account switches to any other checking account type or closes, linked accounts will convert to other products as described below: • Linked Citizens Quest Checking accounts will convert to One Deposit Checking from Citizens™ accounts. • Linked Citizens Quest Savings accounts will convert to One Deposit Savings from Citizens™ accounts. • Linked Citizens Quest Money Market accounts will convert to Personal Money Market accounts. • These accounts will no longer be linked for relationship pricing or combined balance. These accounts will be subject to the fees and regulations in effect at the time of conversion. Your account numbers will remain the same. There will be no change to your statement linkage, card linkage, or any transactions on your account. There will be no change to your debit card if you have a checking account linked to your card. If there is no longer a checking account linked to your debit card, you will need to request an ATM card in order to continue to have card access to your Personal Money Market account or One Deposit Savings from Citizens™ account. Please note, if you choose to close your primary checking account or switch it to an account type other than Citizens Quest Checking, please call us at the number listed on your statement or stop by your local branch for new terms and conditions on any of your converted accounts. Accounts held in Citizens Access®, a division of Citizens cannot be combined with or linked to Citizens accounts for relationship pricing benefits on any Citizens checking accounts.
Monthly combined balance	Your Monthly Combined Balance is calculated by adding the average daily balance of qualified linked deposit accounts for each specific cycle with the market value of any linked investment accounts as of the day before your checking statement date. Your cycle for qualified deposit accounts begins the day of your monthly statement.
Debit/ATM card	Yes
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Refer to the complete Overdraft Choices section in this guide for further information.

Checking

	Citizens Quest® Checking
Waived fees	Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.
	Expedited Card Delivery Fee
	Unlimited linked Citizens Quest Checking, Citizens Quest Savings and Citizens Quest Money Market accounts with no monthly maintenance fee.
	Overdraft Line of Credit Transfer Fee
	Overdraft Line of Credit Annual Fee
	Money Order Fee
	Stop Payment Fee
	Checks — No fee for any personal style with standard delivery
	Official Bank Check Fee
	Foreign Currency Exchange Fee
	Incoming Wire Transfer Fee
	Outgoing Wire Transfer Fee

Checking

	Citizens Private Client™ Checking
Who is eligible	Requires a $200,000 monthly combined deposit and investment balance across your linked accounts. Individual at least 17 years of age or 16 years of age with a parent or legal guardian.
Monthly maintenance fee	**N/A**
Minimum opening deposit	**Any Amount**
How to avoid monthly maintenance fee	• N/A • Your relationship will be periodically reviewed for the purpose of determining Citizens Private Client Checking eligibility. If you do not maintain the required monthly combined balances, any Citizens Private Client Banking accounts will be converted to Citizens Quest® accounts and will be subject to the terms and conditions then in effect for Citizens Quest.
Citizens Private Client Checking relationship	Our Citizens Private Client Checking relationship starts with a Citizens Private Client Checking account, your "primary" account. When you open this account, or anytime thereafter, you may open additional Citizens Private Client Checking, Citizens Private Client Savings, and/or Citizens Private Client Money Market accounts. These accounts are only available to customers with a primary Citizens Private Client Checking and must be linked to that account. These accounts each require a minimum balance to open, but are not subject to additional monthly maintenance fees. Balances in these accounts will contribute toward the monthly combined balances and will be shown on the relationship summary section of your monthly statement.
Relationship pricing and linked accounts	The Citizens Private Client Checking account allows you to link other account balances to meet the monthly combined balance requirement. Accounts that may be linked for combined balances include additional checking, savings, and money market accounts, Certificates of Deposit (CDs, IRA CDs, SEP CDs and Coverdell ESA), and investment accounts. The balance in any account may only be linked to one primary account. Citizens Private Client Savings and Citizens Private Client Money Market accounts are required to be linked to your primary account. Linking other types of accounts is not automatic, you must tell us the accounts you wish to link by contacting our customer service representatives or visiting one of our branches. Account balances from linked accounts will appear in the relationship summary section of your monthly checking statement. By linking accounts you understand that your information, and that of other account holders, will be included on your statement. Accounts linked to your primary account for purposes of meeting the monthly combined balance requirements on that account must still maintain the requirements on their own product to be eligible to waive the Monthly Maintenance Fee on each account as applicable. If your primary Citizens Private Client Checking account switches to a Citizens Quest Checking, linked accounts listed below will automatically convert to the product type listed that matches your new Citizens Quest Checking account. • Linked Citizens Private Client Checking accounts will convert to Citizens Quest Checking accounts. • Linked Citizens Private Client Savings accounts will convert to Citizens Quest Savings accounts. • Linked Citizens Private Client Money Market accounts will convert to Citizens Quest Money Market accounts.

Checking

	Citizens Private Client™ Checking
Relationship pricing and linked accounts (continued)	If your primary Citizens Private Client Checking account switches to any other checking account type or closes, linked accounts will convert to other products as described below: • Linked Citizens Private Client Checking accounts will convert to One Deposit Checking from Citizens™ accounts. • Linked Citizens Private Client Savings accounts will convert to One Deposit Savings from Citizens™ accounts. • Linked Citizens Private Client Money Market accounts will convert to Personal Money Market accounts. • These accounts will no longer be linked for relationship pricing or combined balance. These accounts will be subject to the fees and regulations in effect at the time of conversion. Your account numbers will remain the same. There will be no change to your statement linkage, card linkage, or any transactions on your account. There will be no change to your debit card if you have a checking account linked to your card. If there is no longer a checking account linked to your debit card, you will not be able to access your Personal Money Market account or One Deposit Savings from Citizens account and must request a new ATM card. Please note, if you choose to close your primary checking account or switch it to an account type other than Citizens Private Client Checking, please call us at the number listed on your statement or stop by your local branch for new terms and conditions on any of your converted accounts. Accounts held in Citizens Access®, a division of Citizens cannot be combined with or linked to Citizens accounts for relationship pricing benefits on any Citizens checking accounts.
Monthly combined balance	Your Monthly Combined Balance is calculated by adding the average daily balance of qualified linked deposit accounts for each specific cycle with the market value of any linked investment accounts as of the day before your checking statement date. Your cycle for qualified deposit accounts begins the day of your monthly statement.
Debit/ATM card	Yes
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Refer to the complete Overdraft Choices section in this guide for further information.

Checking

	Citizens Private Client™ Checking
Waived fees	Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.
	Refund of other banks' ATM surcharge fees up to $10 per statement period.
	Expedited Card Delivery Fee
	Unlimited linked Citizens Private Client Checking, Citizens Private Client Savings and Citizens Private Client Money Market accounts with no monthly maintenance fee
	Overdraft Line of Credit Transfer Fee
	Overdraft Line of Credit Annual Fee
	Money Order Fee
	Stop Payment Fee
	Checks — No fee for any personal style checks with standard delivery
	Official Bank Check Fee
	Foreign Currency Exchange Fee
	Incoming Wire Transfer Fee
	Outgoing Wire Transfer Fee

Checking

	Student Checking
Who is eligible	Individual at least 17 years of age or 14 years of age with parent or legal guardian. At least one owner on the account must be under 25 years of age at account opening.
Monthly maintenance fee	**$0** Once all account owners are age 25 or older, your Student Checking account will be converted to a One Deposit Checking from Citizens™ and will be subject to the terms and conditions in effect for One Deposit Checking at the time of conversion. Your account number will remain the same. There will be no change to your statement date, debit card or any transactions on your account.
Minimum opening deposit	**Any amount**
How to avoid the monthly maintenance fee	N/A
Debit/ATM card	Yes
Interest	Does not apply
Statement Delivery Options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	This account does not come with standard overdraft coverage. If you do not have sufficient available funds in your account to cover a transaction, it will be declined and, in the case of checks, bill payments and ACH transactions, the item will be returned unpaid. While Student Checking is designed to prevent overdrafts, there may be times when your account could have a negative balance. If a transaction results in a negative balance on your account, we will not charge you an Overdraft Fee. You can set up an Overdraft Plan from a Savings account or Line of Credit to help you cover transactions when you don't have sufficient available funds. Refer to Overdraft Plans in the Overdraft Choices section in this guide for further information.
Waived Fees	Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.
	Overdraft Line of Credit Transfer Fee
	Overdraft Line of Credit Annual Fee
	Checks - No fee for our Exclusive Design style with standard delivery

Checking

	Citizens EverValue Checking®	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian	
Monthly maintenance fee[1]	**$5**	
Minimum opening deposit	**Any Amount**	
How to avoid the monthly maintenance fee	This fee cannot be waived.	
Debit/ATM card	Yes	
Interest	Does not apply	
Statement delivery options	Paperless eStatement (requires Online Banking)	**No Charge**
	Paper Statement	**$2** Per month Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.	
Overdraft Choices®	This account does not come with standard overdraft coverage. If you do not have sufficient available funds in your account to cover a transaction, it will be declined and, in the case of checks, bill payments and ACH transactions, the item will be returned unpaid. While Citizens EverValue Checking® is designed to prevent overdrafts, there may be times when your account could have a negative balance. If a transaction results in a negative balance on your account, we will not charge you an Overdraft Fee. You can set up an Overdraft Plan from a Savings account or Line of Credit to help you cover transactions when you don't have sufficient available funds. Refer to Overdraft Plans in the Overdraft Choices section in this guide for further information.	
Waived Fees	Overdraft Line of Credit Transfer Fee	
	Overdraft Line of Credit Annual Fee	

1. The Monthly Maintenance Fee is applied to your checking account on the last day of the statement period. The number of days in the statement period will vary.

Checking

	Personal Checking with Interest	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian	
Monthly maintenance fee[1]	**$11.99**	
Minimum opening deposit	**Any Amount**	
How to avoid monthly maintenance fee	Waived with $2,500 average daily balance in your account	
Average daily balance	Average daily balance is calculated by adding the daily balances in the account and dividing by the number of days in the statement period.	
Debit/ATM card	Yes	
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.	
Statement delivery options	Paperless eStatement (requires Online Banking)	**No Charge**
	Paper Statement	**$3** Per month Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.	
Overdraft Choices®	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Please refer to the complete Overdraft Choices section in this guide for further information.	

1. The Monthly Maintenance Fee on your checking account is applied on the last day of the statement period. The number of days in the statement period will vary.

Debit

Debit/ATM card fees	Fee for using our Bank's ATM machine	**$0** For each withdrawal, transfer, and balance inquiry when using our Bank's ATM
	Fee for using other banks' ATM machine	Non-Citizens ATMs- For each withdrawal[1] ..... $3 For each transfer[1] ..... $3 For each balance inquiry[1] ..... $3 For each mini-statement (where available)[1] ..... $3 Other ATM owners, domestic or foreign, may charge you additional fees for use of their machines. Additional foreign exchange fees may apply for ATM use outside of the US.
	Point of Sale (POS) Fees	**$0** No charge to use your card for purchases. Other parties may charge an additional swipe fee as permitted under applicable laws.
	Foreign Transaction Fees[2]	**3%** of the value of transactions made outside the United States and U.S. Territories.
Daily limit	Daily limit for Customers = $500 ATM withdrawals and $5,000 Debit purchases, except for (i) Minors, Non-Resident Alien, and Canadian customers whose daily limit = $500 ATM withdrawals and $500 Debit purchases, and (ii) Citizens Quest® customers = $1,000 ATM withdrawals and $10,000 Debit purchases. (iii) Citizens Private Client™ customers = $15,000 ATM withdrawals and Debit purchases.	
Card ordering	Account Opening	Card can be ordered at account opening.
	Card Replacement Request[3]	**$0** Card Reissue or PIN Mailer (Standard) **$12** Expedited Card Delivery Fee

1. Unlimited transactions per statement period at other banks' ATMs with no fee from us for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market and Student Checking accounts. ATM owner may charge you a fee. Citizens Private Client customers are refunded up to $10 per statement period of other ATM owner surcharge fees. The Non-Citizens ATM fee for withdrawals, transfers, balance inquiries and mini-statements (where available) is $2.50 for Citizens EverValue Checking.

2. The foreign transaction fee amount consists of (1) 2% transaction fee of any Debit Card purchase amount, non-PIN purchase amount or withdrawal amount and (2) related network fees.

3. Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market account customers.

Overdraft Choices®

Overdraft Coverage For All Accounts[1]	If your available balance is not enough to cover a withdrawal from your account:	**For Checks and Pre-authorized Payments** Checks and Pre-authorized Payments Overdraft Coverage is automatically applied for your checks and pre-authorized payments that overdraw your account. Overdrafts for these checks or pre-authorized payments may be paid at our discretion so your payments can be made even in a low or no balance situation. If paid, Overdraft Fees will apply.[1]
		For ATM Withdrawals and Everyday Debit Card Transactions If you choose to enroll in Debit Card Overdraft Coverage your ATM and debit card transactions may be authorized and paid at our discretion so you can get cash or make a debit card purchase even if there is not enough money available in your account. If paid, Overdraft Fees will apply.[1]
		If you do not enroll in Debit Card Overdraft Coverage, ATM and debit card transactions will be declined when your account does not have available funds, at no cost to you.
	Overdraft Fee	**$35** Per item paid if your account is overdrawn
	$5 Overdraft Pass®	**$0** No Overdraft Fee will be charged on any overdraft item of $5 or less, including ATM and debit card overdrafts if you are enrolled in Debit Card Overdraft Coverage or when your account is overdrawn and the total overdrawn amount at the end of the same business day is $5 or less.
	Maximum number of Overdraft Fees per business day	**5** We will limit to five the number of Overdraft Fees charged on any one business day, **up to a total of $175**.
	Citizens Peace of Mind®	Citizens Peace of Mind provides additional time to bring your account to a positive available balance and reverse Overdraft Fees. If your account is overdrawn, you have up until 10:00 PM ET the following business day (e.g., if your account is overdrawn at the end of the day Monday, you have until 10:00 PM Tuesday) to deposit enough funds to cover all of the overdraft items (minus the fees), and any additional transactions that post to the account that day. If the available balance, excluding the overdraft fees, is positive (greater than or equal to $0) at the end of the following business day, any Overdraft Fees will be reversed. When determining the amount you need to deposit to take advantage of Citizens Peace of Mind, you can check your balance in the Citizens mobile app or Online Banking and then consider transactions that may post to your account that day - such as checks or other debits. As we do not see these transactions until they are presented for payment, only you know what transactions may post to your account and how much you need to deposit. A deposit that only partially covers transactions or overdraft items will not result in a fee reversal. All deposits are subject to our Funds Availability schedule. This schedule helps you determine when a deposit you make will increase your available balance. For example, some deposits types such as checks drawn on a bank other than Citizens, even if made by 10:00 PM ET the following business day, are not available to cover transactions that day. But a deposit of cash, a Citizens check, or an electronic funds transfer will generally be available to cover the transactions. For information on our Funds Availability Policy, please visit citizensbank.com/overdraft101 or see your Personal Deposit Account Agreement. Citizens Peace of Mind is available on all personal checking accounts and does not apply to Overdraft Line of Credit Transfer Fees.

Overdraft Choices®

Overdraft Plans	Savings Overdraft Transfer Plan	**$0** No Transfer Fee for Savings Overdraft Transfer
	Overdraft Line of Credit Credit approval required	**$30** Annual Fee[2]
		$12 Transfer Fee per day for each day a transfer(s) occurs[2]
		$0 No Transfer Fee will be charged for any day on which all transfers are for overdraft items $5 or less — $5 Overdraft Pass®.
		21% Annual Percentage Rate (APR) on outstanding balances.

1. We may not pay an overdraft when your account is not in good standing, or you are not making regular deposits or you have had excessive overdrafts. The Citizens EverValue Checking and Student Checking accounts do not come with standard overdraft coverage. If you don't have sufficient available funds in your account to cover a transaction, it will be declined and, in the case of checks, bill payments and ACH transactions, the item will be returned unpaid.

   While Student Checking and Citizens EverValue Checking are designed to prevent overdrafts, there may be times when your account could have a negative balance. If a transaction results in a negative balance on your account, we will not charge you an Overdraft Fee. Citizens Quest Checking, Citizens Quest Money Market, Citizens Private Client Checking and Citizens Private Client Money Market accounts come with Citizens Fee Relief, no Overdraft Fee is charged on a first overdraft occurrence each year.

2. Transfer Fee and Annual Fee are waived for Citizens EverValue Checking, Student Checking, Citizens Quest Checking and Citizens Private Client Checking accounts.

Savings

	One Deposit Savings from Citizens™	
Who is eligible	Individuals at least 17 years of age, under the age of 17 requires parent or legal guardian	
Monthly maintenance fee[1]	**$4.99**	
Minimum opening deposit	**Any Amount**	
How to avoid monthly maintenance fee	The monthly maintenance fee will be waived if at least 1 deposit is posted to your account before the end of your monthly maintenance fee period OR a $200 minimum daily balance is maintained in your account. To find your next monthly maintenance fee period, refer to your most recent statement. New accounts will automatically receive a fee waiver on the first 4 monthly maintenance fees. The bank will waive the monthly maintenance fee if you are under 25 or 65 or older and provide us with your date of birth.	
Debit/ATM card	This account can have a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.	
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.	
Statement delivery options	Paperless eStatement (requires Online Banking)	**No Charge**
	Paper Statement	**$3** per statement Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.	
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.	

1. When a Monthly Maintenance Fee is applied to your account, it is applied on the last day of the statement period. The number of days in the statement period will vary. If you receive a quarterly statement, please note that we calculate and apply these fees to each monthly period in the quarter. Monthly Maintenance Fee waived if linked Citizens Quest Checking account requirement to waive the Monthly Maintenance Fee is met. Monthly Maintenance Fee is waived when linked to a Citizens Private Client Checking account.

Savings

	Variable Rate Savings IRA	
Who is eligible	Individual at least 17 years of age, under the age of 17 requires parent or legal guardian	
Monthly maintenance fee[1]	**$4.99**	
Minimum opening deposit	**Any Amount**	
How to avoid monthly maintenance fee	Waived with a $200 minimum daily balance in your account. New accounts will automatically receive a fee waiver on the first 4 monthly maintenance fees. The bank will waive the monthly maintenance fee if you are under 18 or 65 or older and provide us with your date of birth. Personal accounts only. Waiver does not apply to business accounts.	
Debit/ATM card	Does not apply	
Account transaction limit	No bank penalty for early withdrawal. (IRS penalty may apply)	
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.	
Statement delivery options	Paperless eStatement (requires Online Banking)	**No Charge**
	Paper Statement	**$3** per statement Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.	

1. When a Monthly Maintenance Fee is applied to your account, it is applied on the last day of the statement period. The number of days in the statement period will vary. If you receive a quarterly statement, please note that we calculate and apply these fees to each monthly period in the quarter. Monthly Maintenance Fee waived if linked Citizens Quest Checking account requirement to waive the Monthly Maintenance Fee is met. Monthly Maintenance Fee is waived when linked to a Citizens Private Client Checking account.

Savings

	Citizens Quest® Savings
Who is eligible	Citizens Quest® Checking account owners
Monthly maintenance fee	**$0**
Minimum opening deposit	**Any Amount**
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

Savings

	Citizens Private Client™ Savings
Who is eligible	Citizens Private Client™ Checking account owners
Monthly maintenance fee	**$0**
Minimum opening deposit	**Any Amount**
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

CD

	CD	Breakable CD	IRA CD
Who is eligible	Individual at least 17 years of age	Individual at least 17 years of age	Individual at least 17 years of age
Minimum opening deposit	**$1,000**	**$10,000**	**$250**
Interest	This is a fixed rate account and you will be paid the disclosed interest rate and Annual Percentage Yield until the original maturity date of your account. Interest is calculated based on daily balance and is compounded and paid monthly.		
Account term options	From 1 to 120 Months	Minimum: 3 Months, to Maximum: 60 Months	From 1 to 120 Months
Maturity date	The maturity date is the last day of your CD's term. Your CD account automatically renews at maturity. You may prevent renewal if you withdraw the funds in your CD account at maturity (or within the 10-calendar-day grace period discussed below, if any) or if we receive written notice from you within the 10-calendar-day grace period discussed below, if any. Written notice may be sent to: **Citizens** CD Renewal Department One Citizens Drive Operations Center Riverside, RI 02915-3000		
Grace period	Following the maturity date, you will have a 10-calendar-day grace period in which you can withdraw funds from your account without penalty.		
Automatic renewal	Each renewal term will be the same as the original term, beginning on the maturity date. We will set the interest rate on your renewing CD account at our discretion, and it may be different from the interest rate that we pay on other CD accounts of the same type, term and amount that are purchased on your maturity date. To determine your rate on renewal, please call the telephone number listed on your maturity notice on or after the maturity date.		
Interest withdrawal	You can withdraw interest credited to your CD account before the maturity of the term of your CD without bank penalty.		

CD

<table>
<tr><th></th><th>CD</th><th>Breakable CD</th><th>IRA CD</th></tr>
<tr><td rowspan="3">Early Withdrawal Penalty</td><td>You may make a withdrawal of principal from your CD account before maturity only if we agree at the time you request such a withdrawal. We may assess you an early withdrawal penalty if you withdraw any principal from your CD account prior to its scheduled maturity date.

For any CD that earns an interest rate that may vary from time to time during its term, the interest rate that we will use to calculate the early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.</td><td>You may make a one-time full or partial withdrawal of principal without an early withdrawal penalty, but:
• Minimum Balance must be maintained.
• Subsequent withdrawals from principal will be subject to all applicable early withdrawal penalties.

The one-time withdrawal feature applies to the renewal of a Breakable CD.

Not available as IRAs.

Withdrawals made prior to the 7th day of account opening of a Breakable CD will be charged a penalty.</td><td>All withdrawals are subject to IRS tax regulations and penalties. There may be a $25 fee for IRA Outgoing Transfer.</td></tr>
<tr><td colspan="3">• Short-term CD (Less than one year) - 90 days interest on withdrawal amount, or half the remaining interest to be earned, whichever is greater.
• Long-term CD (one year or longer) - 180 days interest on withdrawn amount, or half the remaining interest to be earned, whichever is greater.
• Plus a Transaction Penalty - $50</td></tr>
<tr><td colspan="3">We will, under certain circumstances (for example, upon the death of an account owner or when any account owner is determined to be legally incompetent by a court or other administrative body of competent jurisdiction), waive these early withdrawal penalties in our sole discretion or if otherwise required by law.</td></tr>
<tr><td>Additional information</td><td>Minimum Opening Deposit to receive Monthly Interest Disbursement by Check or Transfer: $5,000</td><td>Minimum Balance Requirement to receive Monthly Interest Disbursement by Check or Transfer: $5,000</td><td>Additional deposits are allowed on Add-On IRA Accounts.

SEP Accounts are also allowed additional deposits, up to a certain amount: The lesser of an IRS annual limit or 25% of employee’s compensation (does not apply to rollovers or transfers).</td></tr>
<tr><td>Combined statement</td><td colspan="3">If you elect to receive paper statements, you can combine multiple eligible accounts to receive a single combined statement every month, which may avoid multiple statement fees.
• You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statement is not available for Paperless eStatement through Online Banking.</td></tr>
</table>

Money Market

	Personal Money Market	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian	
Monthly maintenance fee[1]	**$10**	
Minimum opening deposit	**Any Amount**	
How to avoid monthly maintenance fee	Waived with a $2,500 minimum daily balance	
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.	
Account transaction limit	Unlimited deposits, in-branch or ATM transactions. We limit certain types of transactions to no more than 6 per statement period, including telephone transfers, online transfers, automatic interest transfers, preauthorized or automatic debits, preauthorized transfers, outgoing wire transfers and checks, debit card transactions or similar order to a third party from the money market. If you exceed these limits 3 times or more during any consecutive 12-statement period, we will, as applicable, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period.	
Check printing	Prices vary based on style and delivery options.	
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.	
Statement delivery options	Paperless eStatement (requires Online Banking)	**No Charge**
	Paper Statement	**$3** Per month Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.	

1. When a Monthly Maintenance Fee is applied to your account, it is applied on the last day of the statement period. The number of days in the statement period will vary.

Money Market

	Citizens Quest® Money Market
Who is eligible	Citizens Quest® Checking account owners
Monthly maintenance fee	**$0**
Minimum opening deposit	**Any Amount**
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Account transaction limit	Unlimited deposits, in-branch or ATM transactions. We limit certain types of transactions to no more than 6 per statement period, including telephone transfers, online transfers, automatic interest transfers, preauthorized or automatic debits, preauthorized transfers, outgoing wire transfers and checks, debit card transactions or similar orders to a third party from the money market. If you exceed these limits 3 times or more during any consecutive 12-statement period, we will, as applicable, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period.
Check printing	No fee
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.

Money Market

	Citizens Private Client™ Money Market
Who is eligible	Citizens Private Client™ Checking account owners
Monthly maintenance fee	**$0**
Minimum opening deposit	**Any Amount**
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Account transaction limit	Unlimited deposits, in-branch or ATM transactions. We limit certain types of transactions to no more than 6 per statement period, including telephone transfers, online transfers, automatic interest transfers, preauthorized or automatic debits, preauthorized transfers, outgoing wire transfers and checks, debit card transactions or similar orders to a third party from the money market. If you exceed these limits 3 times or more during any consecutive 12-statement period, we will, as applicable, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period.
Check printing	No fee
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.

Other Services and Fees

Checks and money orders	Checks	**Prices vary based on style and delivery options.**
	Money Order[1]	**$5**
	Official Bank Check[1]	**$10**
Wire transfers	Domestic incoming (mail)[1]	**$18** Per transaction
	Domestic incoming (phone)[1]	**$28** Per transaction
	Domestic incoming (fax)[1]	**$26** Per transaction
	Domestic outgoing (non-repetitive)[1]	**$30** Per transaction
	Domestic outgoing (repetitive)[1]	**$18** Per transaction
	Domestic incoming repair (mail)[1]	**$21** Per transaction
	Domestic incoming repair (phone)[1]	**$31** Per transaction
	Domestic incoming repair (fax)[1]	**$29** Per transaction
	Foreign incoming (U.S. dollars)[1]	**$12** Per transaction
	Foreign incoming (foreign currency)[1]	**$10** Per transaction
	Foreign outgoing (U.S. dollars)[1]	**$40** Per transaction
	Foreign outgoing (foreign currency)[1]	**$15** Per transaction
	Interbank (book transfer)[1]	**$5** Per transaction
Other account services	Copy of item	**$6** Any document other than statement
		$6 Statement[2]
	Coupon Collection (including Bearer Bonds)	**$10** Per Redemption envelope
	Educational Savings Account (ESA)	**$25** Per Outgoing Transfer
	Account Research	**$30** Per hour
	Signature Guarantee (customer)	**$0**
	Stop Payment[1]	**$35** Per item
	Online Banking	**$0** Online Banking/Bill Pay

1. Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market account customers. Fee for a Money Order is $1.50 for Citizens EverValue Checking account customers.

2. Fee is waived for Citizens Private Client Checking, Citizens Private Client Savings and Citizens Private Client Money Market account customers.

Other Services and Fees

Foreign currency exchange	Customer[1]	**$15**
	Foreign Drafts	**$25**
	Foreign Draft Cancellations	**$35**
International services	Courier Charge for Collection Items	**$50**
	Foreign Check for Collection (in U.S. Dollars outside Canada)	**$30**
	Foreign Check for Collection[2] (Minimum check amount $1,000 U.S. dollars)	**$50**
	Foreign Check Returned[3]	**$25**
Retirement Services	IRA/SEP Outgoing Transfer	**$25** per request
	IRA/SEP Annual Fee	No fee
	SEP Plan Outgoing Direct Rollover	No fee
Legal process fee	Attachment/Tax Levy/Garnishment/ Bank Execution/Court Order	**$125**
	Letters of Reference	**$10**
	Notary Service Customer	**$0**
Dormant account fees[4]	Checking account	**$10** Initial fee after one year of inactivity; **$5** per month thereafter
	Savings/Money Market account	**$10** Initial fee after two years of inactivity; **$5** per month thereafter
	Escheatment Servicing Fee[5]	**$50,** or remaining account balance, whichever is less
	These fees do not apply if you maintain an active banking relationship on any other deposit account on which you are the primary signer.	
Deposit account product change	Unless otherwise notified, any deposit account product change will become effective on the next Business Day following the change.	

1. Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market account customers.
2. Varies based on amount and country of origin. Delayed funds availability may apply.
3. Unique return policies apply. Foreign bank return item fees, which can vary, may also apply.
4. Checking Dormant Account Fee will be assessed on your checking account if there is no transaction activity by account owner(s) for one year or more; thereafter, each month with no transaction activity. Money Market and Savings Dormant Account Fee will be assessed if there is no transaction activity by account owner(s) for two years or more; thereafter, each month with no transaction activity. There is no Dormant Account Fee on the Citizens EverValue Checking or Student Checking accounts.
5. Escheatment Servicing Fee is assessed for the servicing of accounts that qualify for escheatment (delivery of funds to the state of the account's address on file). An account qualifies for escheatment when it has been inactive for the period of time specified under state law to be considered abandoned. This fee is not imposed where prohibited by state law.

Interest Rate Information

When does your interest rate change?	Your interest rate and Annual Percentage Yield (APY) may change. At our discretion, we may change the interest rate on your account every day. For your CD account, you will be paid the disclosed interest rate and APY until the original maturity date of your account.
What happens if you close your account?	If you close an interest-bearing checking, savings, money market or CD account before interest is credited, you will receive the accrued interest.
When does interest begin to accrue on your deposits?	**CASH:** Interest begins to accrue on cash deposits you make in person at our branches and on electronic direct deposits on the business day the deposit is made. Deposits made at our ATMs on any business days prior to 10:00 PM local time are treated the same way. Deposits made at our ATMs after 10:00 PM local time, or on any non business day at a branch or ATM, are considered made on the next business day we are open. Longer delays may apply for ATM deposits made at other ATMs.
	NON-CASH: Interest begins to accrue on the business day you deposit checks drawn on any banking subsidiary of Citizens Financial Group, Inc., and no later than the business day we receive credit for all other non-cash deposits. For CD and Club Statement accounts, interest begins to accrue on the business day you deposit non-cash items.
How is interest calculated?	We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the collected balance in any interest-bearing checking, savings or money market account each day. The interest rate and APY will vary depending on the collected daily balance in your account. For CD, IRA/SEP CD and Coverdell ESA accounts, we apply the daily periodic rate to the ledger balance to calculate interest on your account.
Minimum balance to earn interest	You will earn the interest rate and APY disclosed for your Citizens Quest® Checking, Citizens Quest® Savings, Citizens Quest® Money Market, Citizens Private Client™ Checking, Citizens Private Client™ Savings, Citizens Private Client™ Money Market, Personal Checking with Interest, One Deposit Savings from Citizens™, Personal Money Market, Variable Rate Savings IRA/SEP, Club Statement, and Coverdell ESA accounts if you have a collected daily balance of at least $.01. You will earn the interest rate and APY disclosed for your CD, IRA/SEP CD and Coverdell ESA (CD) account if you have a daily ledger balance of at least $.01. All other interest-bearing accounts earn the interest rate and APY disclosed based on the collected daily balance as described in the Interest Rate Information section of this guide.

Thank you for banking with us.

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Addendum to Personal Deposit Disclosures

This addendum amends the Personal Deposit Account Agreement and the Personal Deposit Account Fees and Features Guide for Citizens (a brand name of Citizens Bank, N.A.) which may be referred to herein as Citizens. As used in this Addendum, the words "you" and "your" individually and collectively mean any and all account holder(s) maintaining an account with Citizens and anyone else with the authority to deposit, withdraw, or exercise control over funds in the account; as well as any person, partnership, corporation, association, limited liability company or other business entity maintaining an account with Citizens. The Deposit Disclosures provided to you at account opening are amended to include and incorporate by reference each section that is mentioned below.

Changes Applicable to the Personal Deposit Account Agreement

Effective January 1, 2024, all references to "Research Fees" and "Fees for account research" are removed as there is no longer a fee for account research.

Effective September 27, 2022, all references to "Returned Item Fee" are removed as there is no longer a fee for Returned Items.

Effective March 28, 2023, all references to "Sustained Overdraft Fee" are removed as there is no longer a fee for Sustained Overdrafts.

III. Opening a Personal Deposit Account, page 6.

The following paragraph is added to the end of this section: "Unless otherwise notified, any deposit account product change will become effective on the next Business Day following the change."

V. Funds Availability Disclosure, page 7, Section A. When You Can Withdraw Funds You Have Deposited.

All references to "10:00 PM local time" are replaced with "10:00 PM Eastern time".

Funds Availability Disclosure, page 8, Section C. Longer Delays May Apply.

All references to $225 are replaced with $275.

All references to $5,525 are replaced with $6,725.

The last sentence in this section is amended to "However, the first $275 of these deposits will normally be available on the first Business Day after the day of your deposit."

Funds Availability Disclosure, page 8, Section D. Special Rules for New Accounts

All references to $225 are replaced with $275.

All references to $5,525 are replaced with $6,725.

VII. Posting Order-How Transactions Are Applied to Your Account, pages 9 - 10.

All references to "10:00 pm local time" are replaced with "10:00 PM Eastern time".

The 2nd line of the Posting Order chart is amended to "2nd, Overdrafts Fees (per item charge if account is overdrawn), Overdraft Fees are from the prior business day. These withdrawals are processed in the order of highest-to-lowest dollar amount."

X. Insufficient Funds, Overdrafts and Returned Items, section "Actions We are Authorized to Take", page 13.

The second paragraph is deleted in entirety and replaced with:

Unless you provide us with your prior affirmative consent we will not authorize and pay overdrafts for the following types of items: ATM items and non-repeating everyday debit card items (transactions where you use your debit card at a point of sale, for example, at a merchant or a store or in an on-line transaction). If you provide your consent, then we reserve the right on a case-by-case basis to authorize and pay, at our discretion, such an ATM item or a non-repeating everyday debit card item, and charge you an Overdraft Fee. Our decision to authorize or decline a debit or ATM transaction will include using a dynamic limit, based on algorithms, or a set of rules, that weigh numerous variables

and customer behaviors. This limit may change daily and may be suspended or reduced to zero, at our discretion, when eligibility criteria are no longer met. However, if you have not permitted us to pay these types of items, then we will decline the transaction and will not charge you an Overdraft Fee.

Section "Overdraft Fee, Returned Item Fee and Sustained Overdraft Fee", page 13.

The first sentence is amended to "When any item is presented to the bank for settlement where there are insufficient available funds to pay the item, we can charge you a fee, depending upon whether or not we pay the item or return the item."

XVI. Account Statements and Correspondence, section "Your Responsibility to Review", page 16.

Added a fifth sentence: "In addition, if the same wrongdoer(s) is responsible for more than one unauthorized transaction; we are not liable to you for the additional transactions if you fail to notify us within this 30 calendar day period for the statement containing information about the first unauthorized transaction."

XX. Account Restrictions; Closing Your Account, section "We May Close Your Account", page 19.

The third sentence is deleted in entirety and replaced with:
Also, if your account maintains a zero end of day balance for the first consecutive 95 calendar days following the account opening date, the account may be subject to closure at the bank's discretion. After the initial 95-day period, accounts that maintain a zero end of day balance for 35 consecutive calendar days may also be subject to closure.

XXI. Rules when using your Debit Card/ATM Card and Other Electronic Funds Transfer (EFT) Services, page 20.

The first paragraph is deleted in entirety and replaced with:
We may provide you with EFT services, including preauthorized credit (direct deposit) into your account, preauthorized transfers from your account, telephone transfers using the Contact Center (our automated telephone banking service), transfers using your Citizens Mastercard® Debit Card (Debit card) or Citizens ATM card (ATM card) and other EFT services described in this agreement. When we use the word Card, we mean either your Debit card or ATM card.

Debit Cards and ATM Cards

ATM Safety section

This section is deleted in entirety and replaced with:
For your safety when using an ATM, please remember the following tips:

- Be aware of your surroundings, particularly at night, and go to another ATM or return later if you notice anything suspicious at the ATM.
- Consider having someone accompany you when using an ATM at night.
- Close the entry door completely upon entering and exiting any ATM facility.
- Do not permit any unknown persons to enter any ATM facility after regular banking hours.
- The activity of the ATM facility may be recorded by a surveillance camera or cameras.
- Refrain from displaying cash and put it away securely on your person as soon as your transaction is completed and before exiting any ATM facility. Wait to count it at a secure location like a car or at home.
- Report all crimes concerning ATMs to local law enforcement officials and/or the operator of the ATM facility.

Direct complaints concerning ATM security to the operator of the ATM facility. If the ATM facility is located in New Jersey, you may call the Department of Banking at (609) 292-7272. If the ATM facility is located in New York, you may call the New York Department of Financial Services Consumer Services Hotline at 1-800-342-3736.

Networks You May Use section

This section is deleted in entirety and replaced with: "You may use your Citizens Mastercard® Debit Card and your PIN at any ATM displaying our name or at any ATM displaying the STAR®, Cirrus®, AFFN, NYCE® and Mastercard® symbols and other electronic banking machines or devices that may be approved by us from time to time. You may also use your Debit Card wherever Mastercard is accepted."

Section "Transfers", page 21.

Added a third sentence: Transfers may be unavailable from time to time, including due to scheduled or unscheduled maintenance, security and upgrades.

Types of Debit Card/ATM Card and EFT Transactions, page 21.

POS (Point of Sale) Purchases

Debit Card or ATM Card POS Purchases and Cash Back (ATM Card on a Checking Account)

This section is deleted in entirety and replaced with: "You may purchase goods and services and obtain cash back at participating merchants using your Citizens Mastercard® Debit Card or ATM card and PIN at merchants displaying either the Cirrus®, STAR®, or Mastercard® symbols, and other electronic banking machines or devices that may be approved by us from time to time."

Debit Card POS Purchases

The first paragraph is deleted in entirety and replaced with: "You may purchase goods and services with your Citizens Mastercard® Debit Card at POS terminals at merchants and other businesses that display the Mastercard® logo and have agreed to accept your debit card. For purchases processed by Mastercard, there is no cash back feature."

Effective February 3, 2025, all references to Pulse® are removed, page 20 and 21.

Foreign Transactions on your Debit Card or ATM Card, Page 23.

Replaces foreign transaction fee with foreign currency fee and the 2% transaction fee with 1.9% transaction fee.

Your Liability if a Debit Card or ATM Card is Lost or Stolen, Page 24.

General

The following sentence is deleted in entirety: Telephoning is the best and fastest way of keeping your possible losses to a minimum.

Customers other than Massachusetts

The following sentence is deleted in entirety: If a good reason (such as extended travel or illness) kept you from telling us, we will extend these time periods for a reasonable amount of time.

Additional Limits on Liability for Debit Card POS Transactions, Page 25.

The second and third bullet are replaced with:

- You tell us promptly if you believe (1) your Card or PIN, or both, has been lost, stolen or used (or may be used) or (2) that an EFT has been made with your Card or PIN without your permission.
- You have contacted us to file a claim and we have confirmed the transactions as unauthorized.

The last sentence in this section is deleted in entirety "This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by VISA®."

Contact in the Event of Unauthorized Debit Card/ATM Card Transaction, page 25

The address is deleted in entirety and replaced with:

MMF425
20 Cabot Road
Medford, MA 02155

In Case of Errors or Questions about Your Debit Card/ATM Card or EFT, page 25

The address is deleted in entirety and replaced with:

MMF425
20 Cabot Road
Medford, MA 02155

Contact in the Event of Unauthorized Debit Card/ATM Card Transaction, page 26

In the fourth paragraph the last two sentences are updated to:

If we decide to do this, we will provisionally credit your designated account within 10 Business Days following the date you notified us for the amount you think is in error. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not provisionally credit your designated account.

The last sentence in this section deletes the following: ", for a reasonable fee to cover our related photocopying costs,"

Termination of Your Use of Debit Card/ATM Card or other EFT Services, page 26

The address is deleted in entirety and replaced with:

MMF425
20 Cabot Road
Medford, MA 02155

XXII. Arbitration, page 26 - 28.
Binding Arbitration, page 26

The first sentence is deleted in entirety and replaced with "If you have a dispute with us, and we are not able to resolve the dispute informally, you and we agree that upon demand by either you or us, the dispute will be resolved through the arbitration process as set forth in this part except if the claim or dispute between you and us relates to a residential mortgage loan or an open end consumer credit plan secured by the principal dwelling."

Arbitration Costs, page 28

The following sentence is deleted in entirety: "If there is a hearing, we will pay the fees and costs for the first day of that hearing."

Arbitration Award and Appeal, page 28

The following sentence is updated: "The panel shall reconsider anew all factual and legal issues, following the same rules of procedure and decide by majority vote, based on the documents and arbitration record without a hearing."

XXIII. Other Legal Matters, pages 29 - 31.

Resolving Disputes, page 29. This section is deleted in entirety and replaced with:

Resolving Disputes

Your account may become involved in an actual or potential claim, legal dispute, or legal process (for example, trustee process, attachment, levy or garnishment). For the purpose of this section we refer to such controversies or claims as disputes. In such instances, we may refuse to allow any transactions on your account until the claim is released or we are notified by the proper persons or authorities that the dispute has been resolved. In processing a dispute we may restrict access to all or a portion of funds in your account by holding or setting aside funds subject to the dispute. For disputes where funds are removed from your account and set aside, you agree that we are not required to pay interest and you shall not be entitled to receive interest on funds set aside. These funds will not be considered as part of your combined balances when we determine account fees and rates.

You agree that we will not be liable to you for making a legally required payment to any third party involved in a dispute even if such payment leaves insufficient available funds in your account to cover any outstanding checks drawn on your account. We will not contest a dispute on your behalf, you agree that unless specifically required to by law, we will have no obligation to assert a claim or raise a legal defense processing the dispute against the appropriate party and that if you believe all or a portion of your funds are exempt from, or should not be subject to a dispute, that it is your responsibility to do so.

We may take action in connection with a dispute as we may determine to be appropriate and required by applicable law, even if the dispute purports to affect the interests of less than all of the owners of a joint account. We will, to the extent required by applicable law, notify you in writing whenever we are notified of a dispute and place such restrictions on your account.

We may charge against or deduct from your account without prior notice to you, or otherwise bill you directly, an amount representing our expenses incurred in responding to or processing a dispute, including, without limitation, attorneys' fees and litigation costs, as permitted by applicable law. In addition, you agree that we may assess and debit from your account any applicable fees set forth in the Personal Deposit Account Fees and Features Guide that may be assessed as a result of the dispute in accordance with applicable law regardless of whether the dispute is subsequently revoked, vacated, or released.

Special Provisions for Pass-Through Accounts, page 31.

The last sentence of paragraph 1 is replaced with "That information can be accessed on the FDIC's website at www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html."

Changes Applicable to the Personal Deposit Account Fees and Features Guide

Checking Accounts

Citizens Private Bank® Checking available for sale.

	Citizens Private Bank® Checking
Who is eligible	Available to clients of Citizens Private Bank Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee	**N/A**
Minimum opening deposit	**Any Amount**
How to avoid monthly maintenance fee	**N/A**
Relationship Summary on Statement	You can link other Citizens accounts to your Citizens Private Bank Checking to see a relationship summary on your monthly statement. Account balances from linked accounts will appear in the relationship summary section of your monthly checking statement. By linking accounts, you understand that your information, and that of other account holders, will be included on your statement.
Debit/ATM card	Yes
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Refer to the complete Overdraft Choices section in this guide for further information.
Waived fees	Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.
	Unlimited refunds of other banks' ATM surcharge fees.
	Expedited Card Delivery Fee
	Unlimited Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market accounts with no monthly maintenance fee
	Overdraft Line of Credit Transfer Fee
	Overdraft Line of Credit Annual Fee
	Money Order Fee
	Stop Payment Fee
	Checks — No fee for any personal style checks, including delivery
	Official Bank Check Fee
	Foreign Currency Exchange Fee
	Incoming Wire Transfer Fee
	Outgoing Wire Transfer Fee

Savings Accounts

Citizens Private Bank® Savings available for sale.

	Citizens Private Bank® Savings
Who is eligible	Available to clients of Citizens Private Bank Individuals at least 17 years of age, under the age of 17 requires parent or legal guardian
Monthly maintenance fee	**$0**
Minimum opening deposit	**Any Amount**
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

Money Market Accounts

Citizens Private Bank® Money Market available for sale.

	Citizens Private Bank® Money Market
Who is eligible	Available to clients of Citizens Private Bank Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee	**$0**
Minimum opening deposit	**Any Amount**
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Check printing	No fee
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.

One Deposit Checking from Citizens™ , When Deposits are Posted to your Account, page 3.

All references to "10:00 PM local time" are replaced with "10:00 PM Eastern time".

Citizens Quest® Checking, How to avoid monthly maintenance fee, page 4.

"Citizens Investment Services®" is deleted and replaced with "Citizens Wealth Management®."

The following disclosure is added to 'investment' in the second bullet: *Investments are offered through Citizens Wealth Management.

Citizens Private Client™ Checking, Who is eligible, page 7.

The following disclosure is added to 'investment': *Investments are offered through Citizens Wealth Management.

Citizens Private Client™ Checking, Waived fees, page 9.

"Refund of other banks' ATM surcharge fees up to $10 per statement period." is deleted and replaced with "We will refund all other banks' ATM surcharge fees."

Debit, Daily limit, page 13.

"(iv) Citizens Private Bank™ customers = $15,000 ATM withdrawals and Debit purchases." is added.

Debit, Footnote 1, page 13.

The footnote is deleted in entirety and replaced with "Unlimited transactions per statement period at other banks' ATMs with no fee from us for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings, Citizens Private Bank Money Market and Student Checking accounts. ATM owner

may charge you a fee. All ATM surcharge fees from other banks' are refunded for Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers. The Non-Citizens ATM fee for withdrawals, transfers, balance inquiries and mini-statements (where available) is $2.50 for Citizens EverValue Checking.

Debit, Footnote 3, page 13.

The footnote is deleted in entirety and replaced with "Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers."

Debit/ATM card fees, Footnote 2, page 13.

Replaces Foreign Transaction Fees with Foreign Currency Fees and the footnote 2 replaces the 2% transaction fee with 1.9% transaction fee.

Overdraft Coverage For All Accounts, Citizens Peace of Mind®, page 14.

The section is deleted in entirety and replaced with "Citizens Peace of Mind provides additional time to bring your account to a positive available balance and reverse Overdraft Fees. If your account is overdrawn, you have up until 10:00 PM ET the following business day (e.g., if your account is overdrawn at the end of the day Monday, you have until 10:00 PM ET Tuesday) to deposit enough funds to cover all of the overdraft items (minus the fees), and any additional transactions that post to the account that day. If the available balance, excluding the overdraft fees, is positive (greater than or equal to $0) at the end of the following business day, any overdraft fees will be reversed. When determining the amount you need to deposit to take advantage of Citizens Peace of Mind, you can check your balance in the Citizens mobile app or Online Banking and then consider transactions that may post to your account that day - such as checks or other debits. As we do not see these transactions until they are presented for payments, only you know what transactions may post to your account and how much you need to deposit. A deposit that only partially covers transactions or overdraft items will not result in a fee reversal. All deposits are subject to our Funds Availability schedule. This schedule helps you determine when a deposit you make will increase your available balance. For example, some deposits types such as checks drawn on a bank other than Citizens, even if made by 10:00 PM ET the next business day, are not available to cover transactions that day. But a deposit of cash, a Citizens check, or an electronic funds transfer will generally be available to cover the transactions. For information on our Funds Availability Policy, please visit citizensbank.com/overdraft or see your Personal Deposit Account Agreement. Citizens Peace of Mind is available on personal checking accounts. If your account has a linked overdraft transfer plan, these plan transfers will apply before Peace of Mind. Any applicable plan transfer fees are not eligible for Peace of Mind rebates."

Overdraft Plans, Overdraft Line of Credit, page 15.

The Transfer Fee sentences are deleted in entirety and replaced with:

$12 Transfer Fee per day for each day a transfer occurs[2].

$0 No Transfer Fee will be charged on any day in which all overdraft transactions are $5 or less or the overdraft plan transfer is for $5 or less — $5 Overdraft Pass®.

Overdraft Plans, Footnote 2, page 15.

The footnote is deleted in entirety and replaced with "Transfer Fee and Annual Fee are waived for Citizens EverValue Checking, Student Checking, Citizens Quest Checking, Citizens Private Client Checking and Citizens Private Bank Checking accounts."

Monthly maintenance fee, Footnote 1, pages 16 and 17.

The last sentence is deleted and replaced with "Monthly Maintenance Fee is waived when linked to a Citizens Private Client Checking or Citizens Private Bank Checking account."

CD Grace Period, page 20.

Add the copy 'add to or': Following the maturity date, you will have a 10-calendar-day grace period in which you can add to or withdraw funds from your account without penalty.

Additional Information IRA CD, page 21.

The IRA CD box is deleted in entirety and replaced with "For IRA CDs held by customers who are 59½ years or older, the interest rate may be adjusted once in a 12-month period. Please note, the term/maturity date will also change based on the new rate offering selected."

Other Services and Fees, page 25.

Wire transfers: Effective Sep. 30, 2024, the following revisions are made:

The line item description "Foreign outgoing (U.S. dollars)[1]" is replaced with "Foreign outgoing (non-repetitive U.S. dollars)[1]". The fee amount is unchanged.

The line item description "Foreign outgoing (foreign currency)[1]" is replaced with "Foreign outgoing (non-repetitive foreign currency)[1]". The fee amount is unchanged.

The following wire fees line items are being added:

Foreign outgoing (repetitive U.S. dollars)[1] $22.50 per transaction.

Foreign outgoing (repetitive foreign currency)[1] $7.50 per transaction.

Other account services, Copy of item: Effective Jan 1, 2024, the $6 fees are deleted in entirety.

Other account services, Account Research: Effective Jan 1, 2024, the $30 per hour fee is deleted in entirety.

Other Services and Fees, Footnote 1, page 25.

The footnote is deleted in entirety and replaced with "Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers. Fee for a Money Order is $1.50 for Citizens EverValue Checking account customers."

Other Services and Fees, Footnote 2, page 25

Footnote 2 is deleted in entirety.

Other Services and Fees, Footnote 1, Page 26.

The footnote is deleted in entirety and replaced with "Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers."

Other Services and Fees, Footnote 4, Page 26.

The last sentence of the footnote is deleted and replaced with "There is no Dormant Account Fee on the Citizens EverValue Checking, Student Checking, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market accounts."

Other Services and Fees, Foreign currency exchange, page 26.

The Foreign Drafts $25 and Foreign Draft Cancellation $35 are deleted in entirety as the service is no longer available.

Other Services and Fees, International services, page 26.

Foreign Check for Collection section replaces '(in U.S. Dollars outside Canada)' with '(USD/Canadian Dollar fund < $100,000 face value drawn on Canada)[2]'.

Foreign Check for Collection[2] section replaces '(Minimum check amount $1,000 U.S. dollars)' with '(USD equivalent of $100,000 or more)'.

Interest Rate Information, When does interest begin to accrue on your deposits? page 27.

All references to "10:00 PM local time" are replaced with "10:00 PM Eastern time".

Interest Rate Information, Minimum balance to earn interest, page 27.

The first sentence of this section is deleted and replaced with "You will earn the interest rate and APY disclosed for your Citizens Quest® Checking, Citizens Quest® Savings, Citizens Quest® Money Market, Citizens Private Client® Checking, Citizens Private Client® Savings, Citizens Private Client® Money Market, Citizens Private Bank® Checking, Citizens Private Bank® Savings, Citizens Private Bank® Money Market, Personal Checking with Interest, One Deposit Savings from Citizens™, Personal Money Market, Variable Rate Savings IRA/SEP, Club Statement, and Coverdell ESA accounts if you have a collected daily balance of at least $.01."

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Citizens®

WHAT YOU SHOULD KNOW ABOUT

Home Equity Lines of Credit (HELOC)

Borrowing from the value of your home

How to use the booklet

When you and your lender discuss home equity lines of credit, often referred to as HELOCs, you receive a copy of this booklet. It helps you explore and understand your options when borrowing against the equity in your home.

You can find more information from the Consumer Financial Protection Bureau (CFPB) about home loans at **cfpb.gov/mortgages**. You'll also find other mortgage-related CFPB resources, facts, and tools to help you take control of your borrowing options.

About the CFPB

The CFPB is a 21st century agency that implements and enforces federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

This pamphlet, titled What you should know about home equity lines of credit, was created to comply with federal law pursuant to 15 U.S.C. 1637a(e) and 12 CFR 1026.40(e).

How can this booklet help you?

This booklet can help you decide whether home equity line of credit is the right choice for you, and help you shop for the best available option.

A home equity line of credit (HELOC) is a loan that allows you to borrow, spend, and repay as you go, using your home as collateral.

Typically, you can borrow up to a specified percentage of your equity. Equity is the value of your home minus the amount you owe on your mortgage.

Consider a HELOC if you are confident you can keep up with the loan payments. If you fall behind or can't repay the loan on schedule, you could lose your home.

After you finish this booklet:

- You'll understand the effect of borrowing against your home
- You'll think through your borrowing and financing options, besides a HELOC
- You'll see how to shop for your best HELOC offer
- You'll see what to do if the economy or your situation changes

Compare a HELOC to other money sources

Before you decide to take out a HELOC, it might make sense to consider other options that might be available to you, like the ones below.

TIP

Renting your home out to other people may be prohibited under the terms of your line of credit.

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
HELOC *You borrow against the equity in your home*	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Variable. typically	Yes	Continue repaying and borrowing for several years without additional approvals or paperwork	Repayment amount varies; repayment is often required when you sell your home
SECOND MORTGAGE OR HOME EQUITY LOAN *You borrow against the equity in your home*	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Fixed	Yes	Equal payments that pay off the entire loan	If you need more money, you need to apply for a new loan; repayment is often required when you sell your home
CASH-OUT REFINANCE *You replace your existing mortgage with a bigger mortgage and take the difference in cash*	Generally a percentage of the appraised value of your home; the amount of your existing loan plus the amount you want to cash out	Variable or fixed	Yes	Continue to make just one mortgage payment	Closing costs are generally higher; it may take longer to pay off your mortgage; interest rate may be higher than your current mortgage
PERSONAL LINE OF CREDIT *You borrow based on your credit, without using your home as collateral*	Up to your credit limit, as determined by the lender	Variable. typically	No	Continue repaying and borrowing for several years without additional approvals or paperwork	Solid credit is required; you may need to pay the entire amount due once a year; higher interest rate than a loan that uses your home as collateral
RETIREMENT PLAN LOAN *You borrow from your retirement savings in a 401(k) or similar plan through your current employer*	Generally, up to 50% of your vested balance or $50,000, whichever is less	Fixed	No	Repay through paycheck deductions; paperwork required but no credit check and no impact on your credit score	If you leave or lose your job, repay the whole amount at that time or pay taxes and penalties; spouse may need to consent

Compare a HELOC to other money sources

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
HOME EQUITY CONVERSION MORTGAGE (HECM) *You must be age 62 or older, and you borrow against the equity in your home*	Depends on your age, the interest rate on your loan, and the value of your home	Fixed or variable	Yes	You don't make monthly loan payments—instead, you typically repay the loan when you move out, or your survivors repay it after you die	The amount you owe grows over time; you might not have any value left in your home if you want to leave it to your heirs
CREDIT CARD *You borrow money from the credit card company and repay as you go*	Up to the amount of your credit limit, as determined by the credit card company	Fixed or variable	No	No minimum purchase; consumer protections in the case of fraud or lost or stolen card	Higher interest rate than a loan that uses your home as collateral
FRIENDS AND FAMILY *You borrow money from someone you are close to*	Agreed on by the borrower and lender	Variable, fixed or other	No	Reduced waiting time, fees, and paperwork compared to a formal loan	Forgiven loans and unreported or forgiven interest can complicate taxes, especially for large loans; can jeopardize important personal relationships if something goes wrong

How HELOCs work

PREPARE FOR UP-FRONT COSTS

Some lenders waive some or all of the up-front costs for a HELOC. Others may charge fees. For example, you might get charged:

- A fee for a property **appraisal**, which is a formal estimate of the value of your home
- An application fee, which might not be refunded if you are turned down
- Closing costs, including fees for attorneys, title search, mortgage preparation and filing, property and title insurance, and taxes

PULL MONEY FROM YOUR LINE OF CREDIT

Once approved for a HELOC, you can generally spend up to your credit limit whenever you want. When your line of credit is open for spending, you are in the you are in the **borrowing period**, also called the **draw period**. Typically, you use special checks or a credit card to draw on your line. Some plans require you to borrow a minimum amount each time (for example, $300) or keep a minimum amount outstanding. Some plans require you to take an initial amount when the credit line is set up.

MAKE REPAYMENTS DURING THE "DRAW PERIOD"

Some plans set a minimum monthly payment that includes a portion of the principal (the amount you borrow) plus accrued interest. The portion of your payment that goes toward **principal** typically does not repay the principal by the end of the term. Other plans may allow payment of the interest only, during the draw period, which means that you pay nothing toward the principal.

If your plan has a variable interest rate, your monthly payments may change even if you don't draw more money.

ENTER THE "REPAYMENT PERIOD"

Whatever your payment arrangements during the draw period—whether you pay some, a little, or none of the principal amount of the loan—when the draw period ends you enter a repayment period. Your lender may set a schedule so that you repay the full amount, often over ten or 15 years.

Or, you may have to pay the entire balance owed, all at once, which might be a large amount called a balloon payment. You must be prepared to make this **balloon payment** by refinancing it with the lender, getting a loan from another lender, or some other means. If you are unable to pay the balloon payment in full, you could lose your home.

RENEW OR CLOSE OUT THE LINE OF CREDIT

At the end of the repayment period, your lender might encourage you to leave the line of credit open. This way you don't have to go through the cost and expense of a new loan, if you expect to borrow again. Be sure you understand if annual maintenance fees or other fees apply, even if you are not actively using the credit line.

TIP

If you sell your home, you are generally required to pay off your HELOC in full immediately. If you are likely to sell your home in the near future, consider whether or not to pay the up-front costs of setting up a line of credit.

GET THREE HELOC ESTIMATES *Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.*		OFFER A	OFFER B	OFFER C
Initiating the HELOC				
Credit limit	$			
First transaction	$			
Minimum transaction	$			
Minimum balance	$			
Fixed annual percentage rate	%			
Variable annual percentage rate	%			
» Index used and current value				
» Amount of margin				
» Frequency of rate adjustments				
» Amount/length of discount rate (if any)				
» Interest rate cap and floor				
Length of plan				
» Draw period				
» Repayment period				
Initial fees				
» Appraisal fee	$			
» Application fee	$			

GET THREE HELOC ESTIMATES *Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.*		OFFER A	OFFER B	OFFER C
» Up-front charges, including points	$			
» Early termination fee	$			
» Closing costs				
During the draw period				
» Interest and principal payments	$			
» Interest-only payments?	$			
» Fully amortizing payments	$			
» Annual fee (if applicable)	$			
» Transaction fee (if applicable)	$			
» Inactivity fee	$			
» Prepayment and other penalty fees	$			
During the repayment period				
» Penalty for overpayments?				
» Fully amortizing payment amount?				
» Balloon repayment of full balance owed?				
» Renewal available?				
» Refinancing of balance by lender?				
» Conversion to fixed-term loan?				

My best HELOC offer is: _____

How variable interest rates work

Home equity lines of credit typically involve variable rather than fixed interest rates.

A variable interest rate generally has two parts: the index and the margin.

An **index** is a measure of interest rates generally that reflects trends in the overall economy Different lenders use different indexes in their loans. Common indexes include the U.S. prime rate and the Constant Maturity Treasury (CMT) rate. Talk with your lender to find out more about the index they use.

The **margin** is an extra percentage that the lender adds to the index.

Lenders sometimes offer a temporarily discounted interest rate for home equity lines—an introductory or **teaser rate** that is unusually low for a short period, such as six months.

Rights and responsibilities

Lenders are required to disclose the terms and costs of their home equity lines of credit. They need to tell you:

- Annual percentage rate (APR)
- Information about variable rates
- Payment terms
- Requirements on transactions, such as minimum draw amounts and number of draws allowed per year
- Annual fees
- Miscellaneous charges

You usually get these disclosures when you receive a loan application, and you get additional disclosures before the line of credit is opened. In general, the lender cannot charge a nonrefundable fee as part of your application until three days after you have received the disclosures.

If the lender changes the terms before the loan is made, you can decide not to go forward with it, and the lender must return all fees. There is one exception: the variable interest rate might change, and in that case if you decide not to go ahead with the loan, your fees are not refunded.

Lenders must give you a list of HUD-approved housing counselors in your area. You can talk to counselor about how HELOCs work and get free or low-cost help with budgeting and money management.

Right to cancel (also called right to rescind) If you change your mind for any reason, under federal law, you can cancel the credit line in the first three days. Notify the lender in writing within the first three days after the account was opened. The lender must then cancel the loan and return the fees you paid, including application and appraisal fees.

TIP

Some HELOCs let you convert some of your balance to a fixed interest rate. The fixed interest rate is typically higher than the variable rate, but it means more predictable payments.

If something changes during the course of the loan

HELOCs generally permit the lender to freeze or reduce your credit line if the value of your home falls or if they see a change for the worse in your financial situation. If this happens, you can:

- **Talk with your lender.** Find out the reason for the freeze or reduction. You might need to check your credit reports for errors that might have caused a downgrade in your credit. Or, you might need to talk with your lender about a new appraisal on your home and make sure the lender agrees to accept a new appraisal as valid.
- **Shop for another line of credit.** If another lender offers you a line of credit, you may be able to use that to pay off your original line of credit. Application fees and other fees may apply for the new loan.

WELL DONE!

For most people, a home is their most valuable asset. A HELOC can help you make the most of this asset, when you understand the ins and outs and know what to expect.

In this booklet:

ASK YOURSELF

Have I considered other sources of money and loans, besides a HELOC?

Have I shopped around for HELOC features and fees?

Am I comfortable with the worst-case scenario, where I could lose my home?

ONLINE TOOLS

CFPB website
cfpb.gov

Answers to common questions
cfpb.gov/askcfpb

Tools and resources for home buyers
cfpb.gov/owning-a-home

Talk to a HUD-approved housing counselor
cfpb.gov/find-a-housing-counselor

Submit a complaint
cfpb.gov/complaint

Important Terms

Home Equity Line of Credit Effective January 2026

This disclosure contains important information about our Home Equity Line of Credit ("Credit Line Account"). You should read it carefully and keep it for your records.

Availability of Terms

All of the terms described below are subject to change.

If these terms change (other than the Annual Percentage Rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

Security Interest

We will take a mortgage on your home. You could lose your home if you do not meet the obligations in your agreement with us.

Possible Actions

Under certain circumstances, we can (1) terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees; (2) refuse to make additional extensions of credit; and (3) reduce your credit limit if:

- You engage in fraud or material misrepresentation in connection with your account.
- You do not meet the repayment terms.
- Your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional advances or reduce your credit limit, or both, if:

- The value of the dwelling securing the line declines significantly below its appraised value for purposes of the line.
- We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- You are in default of a material obligation in the Agreement.
- Government action prevents us from imposing the annual percentage rate provided for or impairs our security interest such that the value of the interest is less than 120% of the credit line.
- A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice.
- The maximum annual percentage rate is reached.

The agreement permits us to make certain changes to the terms of the Agreement at specified times or upon the occurrence of specified events.

Fees and Charges

To open and maintain a Credit Line Account, you must pay us the following fees:

- Annual Fee: There is no Annual Fee for the first year. Thereafter, a nonrefundable Annual Fee of $50.00 will be charged to your Credit Line Account on each anniversary of your Credit Line, during the Draw Period. No annual fee is charged if you applied for the Citizens GoalBuilder™ Home Equity Line of Credit (income and geographic limitations apply), or have a Citizens Private Client™, Citizens Private Bank™ or Citizens Quest™ Checking account open and active at the anniversary of your Credit Line when the Annual Fee would be assessed.
- Recording Fee: Upon termination and full payment of all obligations on your Credit Line Account, we will charge you the fee required by the registry of deeds to record the discharge of the Security Instrument, to the extent permitted by applicable law.
- Late Payment Fee: You will be charged a late fee if your payment is not received by us within 15 days of the "Payment Due Date" shown on your periodic statement. If your payment is late, we may charge you 5.000% of the payment or $20.00, whichever is less.

Property Insurance:

In addition to the fees and charges described above, you must carry insurance (including, without limitation, flood insurance if required). With respect to hazard (non-flood) insurance, the property shall be insured against loss by fire, hazards included within the term "extended coverage" which include windstorm, hail, explosion (except of steam boilers), riot, civil commotion, aircraft, vehicles, and smoke for the replacement cost of the buildings or appurtenances on the Property with an industry standard deductible. You may obtain the required insurance coverage through a single or multiple insurance policies from one or more carriers.

Minimum Payment Requirements

Draw Period

You can obtain advances of credit for 10 years (the "Draw Period"). You can choose one of the two payment options for the Draw Period:

Option One: Monthly interest-only payments

Under this option, your payments will be due monthly and will equal the finance charges that accrued on the outstanding principal balance during the preceding billing period, plus insurance premiums (if any), all other charges, and any amount past due. The minimum payment will not reduce the principal that is outstanding on your Credit Line Account. This option will result in greater expenses over the life of the Credit Line Account.

Option Two: 2% of the balance

Under this option, your payments will be due monthly and will equal 2% of the new total balance (which includes the principal balance and outstanding finance charges as of the end of the billing period plus insurance premiums (if any), and all other charges), plus late fees and any amount past due. The minimum payment will equal $20.00 or the outstanding balance on your Credit Line Account, whichever is less.

Repayment Period

After the Draw Period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance amortized over 15 years (the "Repayment Period"). During the Repayment Period, payments will be due monthly. Your minimum monthly payment will equal 1/180th of the balance that was outstanding at the end of the draw period plus any finance charges that have accrued on the remaining balance, plus any amount past due and all other charges or $20.00; whichever is greater.

Payment Examples:

If you took a single $10,000.00 advance and the Prime rate was 3.25%, and the ANNUAL PERCENTAGE RATE was 3.25% and these rates held constant for the life of the loan:

Under the monthly interest-only payment option, it would take 25 years in total to pay off the advance if you made only the minimum payments. Initially you would make 120 monthly payments ranging from $24.93 to $27.60. Then, during the Repayment period, you would make 180 monthly payments ranging from $55.71 to $83.16.

Under the 2% of the balance payment option, it would take 15 years and 8 months to pay off the advance if you made only the minimum payments. Initially, during the Draw period, you would make 120 monthly payments ranging from $200.55 to $25.00. Then, during the Repayment period, you would make 67 monthly payments of $20.00 and then a final payment of $0.99.

Transaction Limitations

The following transaction limitation will apply to accessing your Credit Line Account: You should not attempt, request, or obtain a credit advance that will make your Credit Line Account balance exceed your Credit Limit.

Tax Deductibility

You should consult a tax advisor regarding the deductibility of interest and charges for your account.

Variable-Rate-Feature

The account has a variable rate feature, and the Annual Percentage Rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result. The Annual Percentage Rate does not include costs other than interest.

The Index: The Annual Percentage Rate is based on the value of an index (the "Index"). The Index is the prime rate published daily in The Wall Street Journal in the listing of "Money Rates." We will use the Index value published on the last business day of each month for any ANNUAL PERCENTAGE RATE adjustment. If the Index is no longer available, we will choose a new Index and margin. The new Index will have a historical movement similar to the original Index and margin, and the new Index and margin will result in an Annual Percentage Rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable. The Index is not necessarily the lowest rate charged by us on our loans.

Annual Percentage Rate: To determine the Annual Percentage Rate that will apply to your line, we add a Margin to the value of the Index.

Current Rate Information

Please ask us for the current Index values, Margin, discount, if any, and Annual Percentage Rate. After you open a Credit Line Account, rate information will be provided on periodic statements that we send to you.

Rate Changes

Your Annual Percentage Rate can change each month. The maximum ANNUAL PERCENTAGE RATE that can apply to your Credit Line Account is 21% or the maximum permitted under applicable law and the minimum ANNUAL PERCENTAGE RATE that can apply to your Credit Line Account is 2.50% (the "Rate Caps"). Apart from the Rate Caps, there is no limit on the amount by which the Annual Percentage Rate can change during any one-year period. In no event shall the ANNUAL PERCENTAGE RATE exceed that allowable under any applicable law. If it is determined that the ANNUAL PERCENTAGE RATE would, except for this provision, exceed the maximum allowable, all excess payments shall be considered to be payments on the principal balance due hereunder and shall be applied accordingly.

Fixed Rate Locks

General: During the Draw Period, subject to a $5,000 minimum and the other provisions of this Amendment, you (or any one of you) may lock some or all of your outstanding principal balance into a fixed ANNUAL PERCENTAGE RATE (each, a "Lock"). You may have up to 3 Locks outstanding at any time. You cannot obtain a Lock if you are in default under the Agreement. You may select a Lock term of 5, 10, 15 or 20 years, though we may also make other Lock terms available in our sole discretion; provided, however, the original Lock term cannot extend beyond the Maturity Date. Each Lock will be established at a monthly Lock payment that should fully pay off the principal balance of a Lock over the selected number of years in the Lock term at the fixed ANNUAL PERCENTAGE RATE for the Lock, assuming all payments are received by us on their actual due dates. The required monthly Lock payment will be in addition to the monthly payment on your variable rate balance.

Lock Fees, Prepayment and Cancellation: We may charge you a non-refundable fee of up to $200 to establish each Lock. You may prepay a Lock in full any time without penalty if you follow our procedures to do so, but you cannot designate partial prepayments on a Lock.

We may unilaterally cancel a Lock if you are in default under any material obligations of this Credit Line Account as provided in the Agreement, or if you are actively seeking payment assistance such as a loan modification on this Credit Line Account. If a Lock is canceled, we will transfer the unpaid principal balance of that Lock to your variable rate balance.

Determination of Lock Rate: The fixed ANNUAL PERCENTAGE RATE on a Lock will likely be higher than the then current variable (adjustable) ANNUAL PERCENTAGE RATE on the variable rate Credit Line balance. The fixed ANNUAL PERCENTAGE RATE for each Lock will be established at the time you request the Lock and will be the lesser of (i) the ANNUAL PERCENTAGE RATE we are willing to offer you based on the Lock term, or (ii) the 21% maximum ANNUAL PERCENTAGE RATE set forth in the Agreement.

Lock(s) and Your Credit Limit: Your available Credit Limit will be reduced by the unpaid principal amount owed on your Unlocked Balance and on your outstanding Lock(s). As you pay down the principal balance of your Unlocked Balance and of your Lock(s), your Credit Limit during the Draw Period is replenished by the amount of such principal reduction(s).

Maximum Rate and Payment Examples

If the ANNUAL PERCENTAGE RATE during the Draw Period equaled the 21% maximum and you had an outstanding balance of $10,000.00:

Under the monthly interest-only payment option, the minimum payment would be $161.10. Under the 2% of the balance payment option, the minimum monthly payment would be $144.90. This Annual Percentage Rate could be reached at the time of the 1st monthly payment due under your Credit Line Account.

If you had an outstanding balance of $10,000.00 during the Repayment Period the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE OF 21% would be $56.55. This Annual Percentage Rate could be reached at the time of the 1st payment during the Repayment Period.

Historical Example

The table shows how the Annual Percentage Rate and the monthly payments for a single $10,000.00 credit advance would have changed based on changes in the Index over the past 15 years. The Index values are from October of each year. Only one payment per year (October) is shown to highlight the history of the Index values, payments could have varied during each year. The October payments are reflective of a Home Equity Line of Credit that began paying in January. (These payments do not include any outstanding fees that may increase the monthly payment amount due).

The table assumes that no additional credit advances were taken, no outstanding finance charges, insurance premiums or other charges, that only the applicable minimum payments were made each month, and that the rate remained constant throughout the applicable year. It does not necessarily indicate how the Index or your payments will change in the future.

	EXAMPLE PAYMENT TABLE					
	Year	Index	Margin*	Annual Percentage Rate (APR)	Monthly Interest Only Payments**	Monthly 2% of Balance Payments
Draw Period	2011	3.25%	1.00%	4.25%	$36.10	$172.75
	2012	3.25%	1.00%	4.25%	$36.00	$141.43
	2013	3.25%	1.00%	4.25%	$36.10	$115.79
	2014	3.25%	1.00%	4.25%	$36.10	$94.80
	2015	3.25%	1.00%	4.25%	$36.10	$77.62
	2016	3.50%	1.00%	4.50%	$38.11	$63.56
	2017	4.25%	1.00%	5.25%	$44.59	$52.20
	2018	5.25%	1.00%	6.25%	$53.08	$43.20
	2019	4.75%	1.00%	5.75%	$48.84	$36.07
	2020	3.25%	1.00%	4.25%	$36.00	$29.94
	Year	Index	Margin*	APR	Monthly Principal and Interest Payments	Principal Paid
Repayment Period (for Interest Only Option)	2021	3.25%	1.00%	4.25%	$89.85	$55.56
	2022	6.25%	1.00%	7.25%	$109.95	$55.56
	2023	8.50%	1.00%	9.50%	$121.45	$55.56
	2024	8.00%	1.00%	9.00%	$112.73	$55.56
	2025	7.25%	1.00%	8.25%	$103.44	$55.56

*This is a margin we have used recently

** Interest only payments may differ slightly with same index depending on how many days in the year e.g. 365 vs 366

Note: The numeric rates and total number of years displayed are for example purposes only.

Right to Receive a Copy of an Appraisal

You have the right to a copy of all appraisals or other written valuations used in connection with your application for credit. We will promptly give you a copy of all appraisals or other written valuations on a first-lien transaction, even if your loan does not close.

Home Equity Title Attorney Disclosure

(Not applicable in Pennsylvania and New Jersey)

We require a title examination of the property securing your home equity line of credit application. You have a right under Rhode Island General Laws, Section 19-9-6, to select any qualified title attorney of your choice to search and certify the title at your expense.

If you do not exercise your right to select a title attorney, we will select one at no cost to you.

If you would like to select your own title attorney, please contact your local Citizens branch or your Loan Officer as soon as possible with your Title Attorney's information.

Servicing Transfer Information

We may assign, sell or transfer the servicing of your loan while the loan is outstanding. We are able to service your loan and presently intend to do so.

New York Junior Lien Disclosure

You should check with your legal advisor and with other mortgage lien holders as to whether any prior liens contain acceleration clauses which would be activated by a junior encumbrance.

Equal Credit Opportunity Notice

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

Citizens is committed to providing financial services to our customers on an equal basis and in accordance with applicable laws in all jurisdictions. It is our policy to treat all customers consistently and provide equal access to our services in compliance with applicable laws including avoiding prohibited practices set forth in Wisconsin. We offer assistance and services to our customers in a fair and consistent manner and without regard to race, color, religion, national origin, sex, marital status, sexual orientation, disability, familial status, age, receipt of public assistance, and any other protected class.

DUE TO THE PASSAGE OF THE "USA PATRIOT ACT" WE ARE REQUIRED TO NOTIFY OUR CUSTOMER OF THE FOLLOWING: VERIFICATION OF CUSTOMER IDENTITY

Federal laws and regulations require us to request information from you prior to opening an account or adding an additional signatory to an account. The information we request may vary depending on the circumstances, but at a minimum, will include your name, address, an identification number such as your social security or taxpayer identification number, and for individuals, your date of birth. We are also required to verify the information you provide to us. This verification process may require you to provide us with supporting documentation that we deem appropriate. We may also seek to verify the information by other means. We reserve the right to request additional information and/or signatures from you from time to time. In all cases, the protection of our customer's identity and confidentiality is our pledge to you.

Notice of California right of married applicant to apply for separate account

Credit applications for the obtainment of money, goods, labor or services shall clearly specify that the applicant, if married, may apply for a separate account.

California Anti-Discrimination Disclosure

Any appraisal of the property is required to be unbiased, objective, and not influenced by improper or illegal considerations, including, but not limited to, any of the following: race, color, religion (including religious dress, grooming practices, or both), gender (including, but not limited to, pregnancy, childbirth, breastfeeding, and related conditions, and gender identity and gender expression), sexual orientation, marital status, medical condition, military or veteran status, national origin (including language use and possession of a driver's license issued to persons unable to provide their presence in the United States is authorized under federal law), source of income, ancestry, disability (mental and physical, including, but not limited to, HIV/AIDS status, cancer diagnosis, and genetic characteristics), genetic information, or age. If a buyer or seller believes that the appraisal has been influenced by any of the above factors, the seller or buyer can report this information to the lender or mortgage broker that retained the appraiser and may also file a complaint with the Bureau of Real Estate Appraisers at https://www2.brea.ca.gov/complaint/ or call (916) 552-9000 for further information on how to file a complaint.

Notice of Wisconsin Marital Property Law

No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to the creditor is incurred.

Entity Borrower

Any borrower who is not a natural person will be required to have a deposit account at lender prior to consummation of the Credit Line Account. You will be free to choose which of the eligible deposit account types to have and we recommend that you obtain advice from your tax, legal or estate planning advisor(s) regarding which type of deposit account best suits your needs. Lender does not provide tax, legal or estate planning advice.

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Business Deposit Account Fees and Features

Guide to Your New Account

Citizens Bank, N.A.

Citizens™

Welcome to Citizens

We are pleased to provide you with this account information. This Business Deposit Account Fees and Features Guide is a companion brochure to the Business Deposit Account Agreement.

This guide provides you with information on minimum opening account balances, monthly maintenance fees, transaction limitations, combined balance information for relationship pricing, interest rate and Annual Percentage Yield (APY) information, and other service fees that may apply. Please note that we may change the fees or balance requirements at any time with proper notice to you.

The Business Deposit Account Agreement contains the terms and conditions of your account as well as your rights and responsibilities regarding your account. You will also find our funds availability policy in the agreement.

Together, these two brochures constitute your account agreement with Citizens Bank, N.A. Please review them carefully. You may also wish to retain them for future reference.

If you have any questions about the information in these two brochures, please call us toll-free at 1-800-862-6200. Or, if you prefer, stop by your local branch.

Thank you for your important relationship with us. We look forward to serving you.

Account Pricing

Clearly Better Business Checking®

Minimum to Open ..... Any
Monthly Maintenance Fee ..... None
Additional Fees ..... First 200 items (including checks deposited, paid, or cashed) per statement period: Free
Each additional item: $.50

Business Advisor Checking®

Minimum Opening Deposit ..... Any
Monthly Maintenance Fee $25
To Waive Fee ..... $10,000 average daily balance or $35,000 in combined balances
Additional Fees ..... First 500 items (including checks deposited, paid or cashed) per statement period: Free
Each additional item: $.30

Citizens Analysis Business Checking

Minimum to Open ..... Any
Monthly Maintenance Fee ..... $20[1]
Additional Fees ..... Per check or item paid per statement period: $.20[1]
Per item deposited per statement period: $.17[1]
Per deposit per statement period: $.80[1]
Additional pricing available upon request.
Please see your Cash Management Representative for details.[1]

Association Checking with Interest I

Minimum to Open ..... Any
Monthly Maintenance Fee $10
To Waive Monthly Fee ..... $2,500 average daily balance
Additional Fees ..... First 200 items (including checks deposited, paid or cashed) per statement period: Free
Each additional item: $.50

IOLTA Checking

Minimum to Open ..... Any
Monthly Maintenance Fee ..... None
To Waive Monthly Fee ..... None

Savings Accounts

Business Savings

Minimum to Open ..... Any
Monthly Maintenance Fee ..... $4.99[2]
Account will automatically receive a fee waiver on the first 4 Monthly Maintenance Fees.
To Waive Monthly Fee ..... $500 minimum daily balance

Money Market Accounts

Business Money Market

Minimum to Open ..... Any
Monthly Maintenance Fee $9.99
To Waive Monthly Fee ..... $2,500 minimum daily balance

Account Pricing *(cont'd)*

Certificates of Deposit

Certificate of Deposit (CD)

Minimum to Open $1,000

CD with Monthly Interest Disbursement by Check or Transfer

Minimum to Open $5,000

Penalty for Early Withdrawal

Original maturity of less than one year..... $50 transaction penalty plus the greater of 90 calendar days' interest on the amount withdrawn or half the remaining interest to be earned on the withdrawn amount.

Original maturity of one year or more..... $50 transaction penalty plus the greater of 180 calendar days' interest on the withdrawn amount or half the remaining interest to be earned on the withdrawn amount.

We will, under certain circumstances, waive these early withdrawal penalties in our sole discretion or as otherwise required by law (for example, upon the death of an account owner or when any account owner is determined to be legally incompetent by a court or other administrative body of competent jurisdiction).

Definitions

Relationship Pricing: The eligible balances in other linked business savings, select business checking accounts, business loans or business lines of credit can be included in combined balances to help waive the monthly maintenance fee. If you link additional Business Advisor Checking accounts to your primary Business Advisor Checking you must maintain an average daily balance of $10,000 in each statement period to have the Monthly Maintenance Fee waived for each additional Business Advisor Checking account. The additional linked Business Advisor Checking accounts are not eligible for a fee waiver based on combined balances. Accounts that can be linked for Business Advisor Checking account relationship pricing include Business Savings, Business Money Market, IOLTA Checking, business Certificates of Deposit, eligible business loans and lines of credit, and any business Overdraft Line of Credit. To determine eligibility for relationship pricing, please tell us which accounts you wish to link. Linked account balances will appear in the relationship account summary section of your monthly checking account statement.

Combined Statements: To avoid receiving multiple statements, you can combine eligible accounts with your business checking account so you receive a single combined statement every month. Accounts that can be combined are additional business checking accounts (including any checks), business savings accounts, business money market accounts, business Overdraft Lines of Credit, and business Certificates of Deposit (CD).

Monthly Combined Business Balances are used to determine if a Business Advisor Checking monthly maintenance fee is to be waived. We calculate an average daily balance by adding the daily balances in each eligible linked accounts from the date on your previous statement up to the day before your current statement date, then dividing by the number of days in this cycle. The average daily balances are then added together, resulting in your monthly combined business balance.

Average Daily Balance is calculated by adding the daily balances in the account and dividing by the number of days in the statement period.

Definitions *(cont'd)*

Minimum Daily Balance is the balance (collected and uncollected) in the account each day.

Collected Balances: Funds are considered collected on the day the bank receives credit. We pay interest on collected balances.

Available Balances: We consider funds available or unavailable based on our funds availability policy outlined in your Business Deposit Account Agreement. We allow withdrawals of funds deposited based on this policy.

Earnings Credit may offset some of the fees listed for analyzed accounts. Your earnings credit is calculated by applying the periodic earnings credit rate to the investable balance in the account for the period. The period used is the monthly statement cycle. The investable balance is the available balance less reserves. The periodic earnings credit rate applies to various balance tiers, and is established at the Bank's discretion and may be changed at any time. Refer to the Other Fees section of this guide for a description of miscellaneous fees that may apply to analyzed accounts. Earnings credit does not apply to interest- bearing accounts.

Overdraft Fees and Returned Items Fees: We determine during each business day whether or not your account contains sufficient available funds to pay an item (for example, a check, in-person withdrawal from a teller, ATM withdrawal, point-of-sale purchase, or any other paper or electronic item drawn on your account). If we determine that your account has insufficient or unavailable funds to pay an item, we have the right to take the following actions without prior notice to you:

- **return** the item,
- **decline** the item, or
- **pay** the item and create an overdraft in your account.

We are under no obligation to pay an item and create an overdraft. Our honoring of one or more overdrafts does not obligate us to honor any future overdrafts, and you should not rely on us to honor an overdraft even if we have done so in the past.

When any item is presented where there are insufficient available funds to pay the item, we can charge you a fee, depending upon whether or not we pay the item or return the item.

- If we pay the item, such as a check or ATM withdrawal or debit card transaction, we will charge an Overdraft Fee.
- If we return the item such as a check (including other items using your checking account number), an online or automatic bill payment, or a preauthorized debit item, we will charge a Returned Item Fee.

Definitions *(cont'd)*

We may impose a fee for each such item that we return or pay. As a result, more than one fee may be imposed on you each day, depending upon the number of such items that we return or pay.

Per Item Fees:
Overdraft Fee ..... $39 per item paid
Returned Item Fee ..... $39 per item returned

Sustained Overdraft Fee: If your account remains overdrawn for 4 consecutive business days, on the 5th day we will charge a Sustained Overdraft Fee of $30.00. An additional $30.00 fee will be charged on the 8th business day if your account remains overdrawn for 7 consecutive business days, and on the 11th business day if your account remains overdrawn for 10 consecutive business days, up to a total of $90.00

Sustained Overdraft Fee $30.00

The following accounts are exempt from Sustained Overdraft Fees: Business Advisor Checking, Citizens Analysis Business Checking, Association Checking with Interest I and IOLTA Checking.

Citizens Analysis Business Checking customers with analyzed accounts may have this fee offset by earnings credit.

Overdraft Plans: If you have an Overdraft Plan — Savings Overdraft Transfer or Overdraft Line of Credit — transactions that would create an overdraft on your account may be honored in accordance with our Overdraft Plan Agreement(s) with you. We will transfer available funds from a savings account or an Overdraft Line of Credit. Transfer Fees will be charged to your checking account on the business day following the transfer.

Savings Overdraft Transfers are included in the six transfers and pre-authorized debits allowed from savings accounts per calendar month. Please refer to your Business Deposit Account Agreement for more details on Withdrawal Limitations. Please see the Other Fees section of this guide for Overdraft Plan annual and transfer fee amounts.

Checking Dormant Account Fee: A fee will be assessed on your checking account if there is no transaction activity by account owner(s) for one year or more. Thereafter, each month that the account has no transaction activity by its account owner an additional will be assessed.

Money Market and Savings Dormant Account Fee: A fee will be assessed on your money market or savings account if there is no transaction activity by account owner(s) for two years or more.

Definitions (*cont'd*)

Thereafter, each month that the account has no transaction activity by its owner an additional fee will be assessed.

Escheatment Servicing Fee: A fee is assessed for the servicing of accounts that qualify for escheatment (delivery of funds to the state of the account's address on file). An account qualifies for escheatment when it has been inactive for the period of time specified under state law to be considered abandoned. This fee is not imposed where prohibited by state law.

Account Features

Interest Rate Information

Your interest rate and APY may change. At our discretion, we may change the interest rate on your account every day. For your CD account, you will be paid the disclosed interest rate and APY until the original maturity date of your account, unless your CD account has the promotional Choice feature. Please see the CD section of your Business Deposit Account Agreement for a description of the Choice feature. If you close an interest-bearing checking, savings, money market or CD account before interest is credited, you will receive the accrued interest.

Interest begins to accrue on cash deposits you make in person and on electronic direct deposits on the day you make the deposit. If you make the deposit in person to one of our employees at one of our branch offices on a business day (or before 10:00 p.m. at one of our ATMs), we will consider that day to be the day of your deposit. However, if you make a cash deposit in person to one of our employees at one of our branch offices on a non-business day (or after 10:00 p.m. at one of our ATMs), we will consider that the deposit was made on the next business day we are open.

Interest begins to accrue on the business day you deposit checks drawn on Citizens Bank N.A. and no later than the business day we receive credit for all other non-cash deposits. For CD accounts, interest begins to accrue on the business day you deposit non-cash items.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the collected balance in any interest-bearing checking, savings or money market account each day. The interest rate and APY will vary depending on the collected daily balance in your account. For CD accounts, we apply the daily periodic rate to the ledger balance to calculate interest on your account.

Account Features (*cont'd*)

Minimum Balance to Obtain APY Disclosed

You will earn the interest rate and APY disclosed for your CD account if you have a daily ledger balance of at least $.01. All other interest-bearing accounts earn the interest rate and APY disclosed based on the collected daily balance as described in the Interest Rate Information section of this guide.

Interest Compounding and Crediting Frequency

Except as otherwise provided in this section, interest on your account will compound monthly. Interest is credited on your interest-bearing checking and money market accounts on the day the account statement is produced each month. Interest is credited on all other savings accounts on the last business day of the month. Interest is credited on your interest-bearing checking, savings or money market accounts included in a combined statement on the day the combined statement is produced each month.

Interest is credited on your other savings accounts, including your Business Savings accounts, on the last business day of the month. Interest is credited on your interest-bearing checking, savings or money market accounts included in a combined statement on the day the combined statement is produced each month. Interest on your CD accounts is credited on the monthly anniversary date of your account or on a date you have chosen at account opening. If you have elected to have the interest on your CD accounts disbursed, interest does not compound on your CD accounts. Interest on your IOLTA and IORETA Checking accounts does not compound; interest is credited to your account on the day your statement is produced each month and then transferred to your state bar association (IOLTA) or other appropriate agency (IORETA) based upon the agency's requested distribution schedule.

Other Fees

Audit Confirmation ..... $35[1]
Automated Clearing House (ACH) Services
Citizens Analysis Business Checking
Per Credit or Debit Item Received ..... $.20[1]
ACH FEDI Details (phone assisted) ..... $30/per item
Check Orders, Deposit Tickets, Depository Bags
and Related Supplies ..... Price varies
Coin and Currency
The coin and currency statement cycle for business accounts begins and ends one day before the checking account statement cycle.
Clearly Better Business Checking, Association Checking with Interest I
$2.50 per $1,000 coin and currency deposited
or provided over $5,000 per coin and currency statement cycle
$.09 per roll over 10 per coin and currency statement cycle
Business Advisor Checking ..... $2.50 per $1,000 coin and currency deposited
or provided over $20,000 per coin and currency statement cycle
$.09 per roll over 50 per coin and currency statement cycle
Citizens Analysis Business Checking ..... $2.50 per $1,000 coin and currency deposited,
$.50 per $1,000 currency furnished, $.12 per roll of coin
Collection (outgoing, incoming or domestic) ..... $25[3]
Copies (checks, deposit tickets, withdrawal slips or
document other than statement) ..... $6 per copy
Statement (including duplicate / interim) ..... $6 per copy[1]
Statement (including statement reproduction) $6
Coupon Collection (including Bearer Bond coupons)
Redemption ..... $10 per envelope
Coupons returned unpaid ..... $20 per coupon
CPA Confirmation ..... Free
Debit Cards and ATM Cards
Citizens ATMs — withdrawals, transfers, balance inquiries ..... Free
Non-Citizens ATMs — for each withdrawal, transfer,
balance inquiry, mini-statement $3
Debit Card and ATM Card Reissue (Standard) ..... Free
Debit Card and ATM Card Reissue (Overnight) $12
Foreign Transaction Fees[11] 3% of the value of transactions made outside the United States and U.S. Territories.
Dormant Account Fees
Checking ..... $10 initial fee after one year of inactivity; then $5 per month
Money Market / Saving ..... $10 initial fee after two years or more of inactivity;
then $5 per month
Excessive Transaction Fee (applies to all Money Market accounts.)
For each transaction (checks, telephone, online and preauthorized transfers) over 6 or each check or check item over 3 or a combination
per statement period $15
Excessive Transaction Fee (applies to all Business Savings accounts)
For each transaction (telephone, online, preauthorized, and automatic transfers/ withdrawals) over 6 per calendar month $15
Transfers made from Savings Overdraft Transfer Plans are included in limited transactions, but are not subject to the Excessive Transaction Fee.
Escheatment Servicing Fee ..... $50 or remaining account balance, whichever is less

Other Fees *(cont'd)*

International Services

- Courier Charge for Collection Items $50
- Foreign Check for Collection (in USD outside Canada) $50
- Foreign Check for Collection (Minimum check amount $1,000 USD) ..... $50[4]
- Foreign Check for Collection (USD/Canadian Dollar fund < $100,000 face value drawn on Canada) $30
- Foreign Check Returned ..... $25[5]
- Foreign Currency Exchange
  - Customer $15
  - Non-customer $20
- Foreign Drafts $25
- Foreign Draft Cancellations $35

Legal Process Fees

- **Attachment / Bank Execution / Garnishment**
- Tax Levy / Court Order $125

Letters of Reference $10

List Post Service ..... $10 per month per account[1]

Money Order or Replacement of Money Order $5

Maintaining Dual / Multiple Signatures

- Analyzed Accounts Only — IOLTA Checking, Citizens Analysis Business Checking, Dual Signature Service ..... $35[1] per month
- Non-Analyzed Accounts Only — Clearly Better Business Checking, Business Advisor Checking, Association Checking with Interest I Maintaining Dual / Multiple Signatures ..... $0 per month

  For these non-analyzed accounts, the dual signature lines are solely for your convenience and internal control purposes only.

Notary Service ..... Free

Official Check (including replacement) $10

Online Banking / Bill Pay ..... Free

- Outgoing Transfer $3

Online Banking Access using Quicken® or Quickbooks® ..... $9.95 per month[6]

Online Banking Access and Bill Payment using Quicken® or Quickbooks® ..... $14.95 per month[6]

Overdraft Plans

- Savings Overdraft Transfer Plan[9] ..... $12 Transfer Fee per day for each day a transfer(s) occurs
- Overdraft Line of Credit Plan[10] ..... $12 Transfer Fee per day for each day a transfer(s) occurs. $30 Annual Fee. Interest on outstanding balances.

Overdraft / Returned Item / Sustained Overdraft Fees

Fee per item (check, in-person withdrawal, ATM withdrawal, POS transaction, or other paper, electronic, or type of transaction or debit)

- Overdraft Fee ..... $39 per item paid
- Returned Item Fee ..... $39 per item returned
- Sustained Overdraft Fee ..... $30 after days 4,7 and 10 overdrawn, up to a total of $90

Real-time Payment (RTP) per Credit Received Fee ..... $1.00 (may be offset by earnings credit for analyzed accounts).

Rejected Check ..... $1[1]

Reconciliation ..... $25 per request

Research ..... $30 per hour[1, 7]

Returned Deposited / Cashed Item ..... $20[1]

Redeposited Item ..... $6.25[1]

Safe Deposit (where available)

- Annual Rental Fee ..... varies by box size[8]
- Inventory ..... $50 per hour; $25 minimum
- Key Replacement $25

Other Fees *(cont'd)*

- Drilling $150
- Late Fee $10
- Payment Collection Processing Fee (assessed if more than 60 days past due) $15

Signature Guarantee (customer) ..... Free

Statement Delivery Service Charges: Clearly Better Business Checking

- Paperless eStatement ..... Free
- Paper Statement ..... $3 per statement period

Stop Payment (including through Bill Pay) ..... $35[1]

Telephone Transfer ..... Free

Wire Transfer Fees

- Citizens Analysis Business Checking (Analyzed):
  - Domestic Incoming (notice by mail) $12.50
  - Domestic Outgoing $20
  - Domestic Outgoing (repetitive) $30
  - Interbank (book transfer) $7.50
  - Foreign Incoming USD $15
  - Foreign Incoming Foreign Currency $10
  - Foreign Outgoing USD (non-repetitive) $35
  - Foreign Outgoing USD (repetitive) $30
  - Foreign Outgoing Foreign Currency (non-repetitive) $30
  - Foreign Outgoing Foreign Currency (repetitive) $20
  - Wire FX Detail & Verification $15
  - Outgoing (officer assisted) $100
- Business Advisor Checking, Clearly Better Business Checking and all other Non-analyzed Business Accounts
  - Domestic Incoming (notice by mail) $18
  - Domestic Incoming (notice by phone) $28
  - Domestic Incoming (notice by fax) $26
  - Domestic Incoming Repair (notice by mail) $21
  - Domestic Incoming Repair (notice by phone) $31
  - Domestic Incoming Repair (notice by fax) $29
  - Domestic Outgoing $30
  - Domestic Outgoing (repetitive) $18
  - Foreign Incoming USD $12
  - Foreign Incoming Foreign Currency $10
  - Foreign Outgoing USD $35
  - Foreign Outgoing USD (repetitive) $22.50
  - Foreign Outgoing Foreign Currency $10
  - Foreign Outgoing Foreign Currency (repetitive) $8
  - Interbank (book transfer) $5
  - Outgoing (officer assisted) $100

Other Fees *(cont'd)*

Footnotes

1 May be offset by earnings credit for analyzed accounts.
2 Waived if linked Business Advisor Checking account monthly combined balance requirement is met.
3 Third party charges may apply.
4 Varies based on amount and country of origin. Delayed funds availability may apply.
5 Unique return policies apply. Foreign bank return item fees, which can vary, may also apply.
6 Quicken and QuickBooks are registered trademarks of Intuit, Inc.
7 Waived when you request a single copy of a check, document or statement. No charge in the event of a bank error.
8 Additional information disclosed in the Agreement of the Safe Deposit Agreement
9 Savings Overdraft Transfers are included in the six transfers and pre-authorized debits allowed from savings accounts per calendar month. Please refer to your Business Deposit Account Agreement for more details on Withdrawal Limitations.
10 Waived for Business Advisor Checking accounts. Credit approval required.
11 The foreign transaction fee amount consists of (1) 2% transaction fee of any Debit Card purchase amount, non-PIN purchase amount or withdrawal amount and (2) related network fees.

Citizens reserves the right, on a negotiated basis, to charge accounts which have unusual activity or require special processing.

All business accounts are subject to miscellaneous fees as indicated in this booklet which will be charged to and deducted from the account balance as incurred. Certain miscellaneous fee waivers may apply to Business Advisor Checking Accounts.

Thank you for banking with us.

citizensbank.com

1-800-862-6200

Citizens™

Member FDIC Citizens is a brand name of Citizens Bank, N.A.

Rev Date Jan 2022
Order# 03317

Citizens®

Addendum to Business Deposit Disclosures

This addendum amends the Business Deposit Account Agreement and the Business Deposit Accounts Fees and Features Guide for Citizens (a brand name of Citizens Bank, N.A.) which may be referred to herein as Citizens. As used in this Addendum, the words "you" and "your" individually and collectively mean any and all account holder(s) maintaining an account with Citizens and anyone else with the authority to deposit, withdraw, or exercise control over funds in the account; as well as any person, partnership, corporation, association, limited liability company or other business entity maintaining an account with Citizens. The Deposit Disclosures provided to you at account opening are amended to include and incorporate by reference each section that is mentioned below.

Changes applicable to the Business Deposit Accounts Fees and Features Guides

Definitions, page 4 - 5. Overdraft Fees and Returned Items Fees. The following fees are updated as follows: Overdraft Fee: replace $39 per item paid with $35 per item paid, Returned Item Fee: replace $39 per item paid with $35 per item returned. The following sentence is being added below Returned Item Fee: We will limit to eight the combined number of Overdraft Fees and/or Returned Item Fees charged on any one business day, up to a total of $280.

Definitions, page 4 - 5. Overdraft Fees and Returned Items Fee. The following information is added as a new row under Per Item Fees, Returned Item Fee: Overdraft Pass.....$0.

No Overdraft Fee will be charged on any overdraft item of $5 or less ($10 or less for Business Advisor Checking®) or when your account is overdrawn and the total overdrawn amount at the end of the same business day is $5 or less ($10 or less for Business Advisor Checking).

Definitions, page 4 - 5. **Overdraft Fees and Returned Items Fees.** The following sentence is added to the end of the last paragraph: "If multiple attempts are made to submit a returned item for payment, multiple fees may be charged to you."

Definitions, page 5. **Overdraft Plans**. The 2nd paragraph is deleted in entirety.

Account Features, page 7. Interest Rate Information, 2nd paragraph. All references to "10:00 p.m." are replaced with "10:00 p.m. Eastern time".

Other Fees, page 9. Collection (outgoing, incoming or domestic) $25 This line item is deleted in entirety.

Other Fees, page 9. CPA Confirmation Footnote 3 is added as third party charges may apply.

Other Fees, page 9. Debit Cards and ATM Cards

"Non-Citizens ATMs- for each withdrawal, transfer, balance inquiry, mini-statement ...$3" is deleted and replaced with:

Non-Citizens ATMs-

- For each withdrawal..... $3
- For each transfer $3
- For each balance inquiry $3
- For each mini-statement (where available)..... $3
- Other ATM owners, domestic or foreign, may charge you additional fees for use of their machines.

Foreign Transaction Fees is replaced with Foreign Currency Fees.

Other Fees, page 9. Copies
Effective January 1, 2024, all $6 copy fees are deleted in entirety.

Other Fees, page 9.
The following 2 fees are deleted in entirety as these accounts no longer have an excessive transaction fee:

Other Fees, page 10. International Services
Foreign Check for Collection section replaces '(in USD outside Canada)' with '(USD equivalent of $100,000 or more)[4].'
Foreign Check for Collection (Minimum check amount $1,000 USD).....$50[4] line item is deleted in entirety.
Footnote 4 is added to 'Foreign Check for Collection (USD/Canadian Dollar fund < $100,000 face value drawn on Canada)'.

Excessive Transaction Fee (applies to all Money Market accounts.)
Excessive Transaction Fee (applies to all Business Savings accounts.)

Other Fees, page 10. List Post Services This line item is deleted in entirety.

Other Fees, page 10. Maintaining Dual/Multiple Signatures
Analyzed Accounts Only — IOLTA Checking and Citizens Analysis Business Checking:
Effective August 23, 2021 Dual Signature Service is $35[1] per month.

Other Fees, page 10.

Online Banking/Bill Pay The Outgoing Transfer Fee is deleted in entirety.

Online Banking Access using Quicken® or Quickbooks® This line item is deleted in entirety as service is no longer available.

Online Banking Access and Bill Payment using Quicken® or Quickbooks® This line item is deleted in entirety as no longer available.

Other Fees, page 10. Overdraft Plans

Savings Overdraft Transfer Plan The Savings Overdraft Transfer Plan Transfer Fee is deleted in entirety.

Overdraft Line of Credit Plan This section is deleted in entirety and replaced with: $12 Transfer Fee per day for each day a transfer occurs. $30 Annual Fee, Interest on outstanding balances.

No Transfer Fee will be charged for any day in which all overdraft transactions are $5 or less ($10 or less for Business Advisor Checking®) or the overdraft plan transfer is for $5 or less ($10 or less for Business Advisor Checking®) — Business Overdraft Pass.

Other Fees, page 10. Overdraft/Returned Item/Sustained Overdraft Fees

Overdraft Fee Replace $39 per item paid with $35 per item paid.[12]

The following information is added as a new row under Overdraft Fee:

Overdraft Pass.....$0.

No Overdraft Fee will be charged on any overdraft item of $5 or less ($10 or less for Business Advisor Checking®) or when your account is overdrawn and the total overdrawn amount at the end of the same business day is $5 or less ($10 or less for Business Advisor Checking).

Returned Item Fee Replace $39 per item returned with $35 per item returned.[12]

Other Fees, page 10. Research Effective January 1, 2024, this fee is deleted in entirety.

Other Fees page 10. Returned Deposited/Cashed Item Effective March 28, 2023, the Returned Cashed Item fee is deleted in entirety. The Returned Deposited Item fee remains $20.

Other Fees page 10. Redeposited Item The fee remains at $6.25.

Other Fees page 10. Safe Deposit (where available) This section, which includes 6 line items of fees, is deleted in entirety.

Other Fees, page 10. International Services

The below are deleted in entirety as the service is no longer available:

Foreign Drafts	$25
Foreign Draft Cancellations	$35

Other Fees, page 11.

Wire Transfer Fees

Citizens Analysis Business Checking (Analyzed): Footnote 1 is added to this section.

Business Advisor Checking, Clearly Better Business Checking and all other Non-analyzed Business Accounts: Effective October 1, 2021, the fee table is deleted in entirety and replaced with:

Domestic Incoming	$18
Domestic Outgoing	$30
Domestic Outgoing (repetitive)	$18
Foreign Incoming USD	$12
Foreign Incoming Foreign Currency	$10
Foreign Outgoing USD	$40
Foreign Outgoing USD (repetitive)	$22.50
Foreign Outgoing Foreign Currency	$15
Foreign Outgoing Foreign Currency (repetitive)	$7.50
Interbank (book transfer)	$5
Outgoing (officer assisted)	$100

Additional Wire Services and Fees (Applies to Business Advisor Checking, Clearly Better Business Checking and all other Non-analyzed and Analyzed Business Accounts):

Incoming wire notification by phone	$10
Incoming/Outgoing wire notification by fax	$8
Incoming wire Repair	$3

Footnotes, page 12. Footnotes 3, 6, 8 and 9 are deleted in entirety. Footnote 12 is added "We will limit to eight the combined number of Overdraft Fees and/or Returned Item Fees charged on any one business day, up to a total of $280."

Footnote 11 replaces foreign transaction fee with foreign currency fee and the 2% transaction fee with 1.9% transaction fee.

Cash Flow Essentials:

The following outgoing wire fees apply to those Business Advisor Checking, Clearly Better Business Checking, Association Checking with Interest, Business Green Checking, Business Savings and Business Partners Money Market accounts enrolled in Cash Flow Essentials:

Domestic Outgoing	$10
Foreign Outgoing USD	$25
Foreign Outgoing Foreign Currency	$10
Interbank (book transfer)	$5

Changes applicable to the Business Deposit Account Agreement

Effective January 1, 2024, all references to "Research Fees" and "Fees for account research" are removed as there is no longer a fee for account research.

Section IV: Withdrawal From Your Account, Section A: Withdrawals, page 11.
"Variable Rate Savings" is deleted from the list of products in paragraph 3.

Section IV: Withdrawal From Your Account, Section B: Savings and Money Market Accounts, page 11-12.
Section B is deleted in entirety and replaced with the following:

B. Money Market Accounts. You may make unlimited withdrawals or transfers from your money market accounts to one of your other accounts in person at one of our branch offices or at one of our ATMs if we have issued you a card that can access your account, provided that your other account accepts such transfers. However, we limit your ability to make transfers and withdrawals from your money market accounts to one of your other accounts or to third parties by preauthorized, automatic, personal computer (including online banking or bill payment services) or telephone transfer (including facsimile transmission) to six per statement period. If you exceed these limits three times or more during any 12 consecutive statement period on your money market account, we will, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period. Transfers may be unavailable from time to time, including due to scheduled or unscheduled maintenance, security and upgrades.

Section V: Business Debit Card and Business ATM Card Transactions, pages 15.

A. ATM Transactions

The first two sentences are removed in entirety and replaced with the following:

You may use your Citizens Mastercard® Business Debit Card and your PIN at any ATM displaying our name or at any ATM displaying the STAR®, Cirrus®, AFFN, NYCE® and Mastercard® symbols and other electronic banking machines or devices that may be approved by us from time to time. You may also use your Debit Card wherever Mastercard is accepted.

Effective February 3, 2025, all references to Pulse® are removed, page 15.

Subsection C added the following sentence: Transfers may be unavailable from time to time, including due to scheduled or unscheduled maintenance, security and upgrades;

Subsection G is added to Section V:

G. ATM Safety

For your safety when using an ATM, please remember the following tips:

- Be aware of your surroundings, particularly at night, and go to another ATM or return later if you notice anything suspicious at the ATM.
- Consider having someone accompany you when using an ATM at night.
- Close the entry door completely upon entering and exiting any ATM facility.
- Do not permit any unknown persons to enter any ATM facility after regular banking hours.
- The activity of the ATM facility may be recorded by a surveillance camera or cameras.
- Refrain from displaying cash and put it away securely on your person as soon as your transaction is completed and before exiting any ATM facility. Wait to count it at a secure location like a car or at home.
- Report all crimes concerning ATMs to local law enforcement officials and/or the operator of the ATM facility.

Direct complaints concerning ATM security to the operator of the ATM facility. If the ATM facility is located in New Jersey, you may call the Department of Banking at (609) 292-7272. If the ATM facility is located in New York, you may call the New York Department of Financial Services Consumer Services Hotline at 1-800-342-3736.

Section E: Foreign Transactions on your Debit Card or ATM Card, page 17.
Replaces foreign transaction fee with foreign currency fee.

Section VI: Funds Availability Disclosure, page 19.

Section A: Your Ability to Withdraw Funds from your Account -Special Rules:
All references to "10:00 PM local time" are replaced with "10:00 PM Eastern time."
Removed sentence: "If there is a delay, due to non-Citizens check deposits, the first $200 of your total daily deposits will be available the next business day."

Section B: Longer Delays May Apply
All references to $200 are replaced with $275
All references to $5,000 are replaced with $6,725

Section C: Special Rules for New Accounts
All references to $200 are replaced with $275
All references to $5,000 are replaced with $6,725

The 4th and 5th sentences in paragraph 1 of Section C are deleted and replaced with "Funds from electronic direct deposits to your account, wire transfers and cash deposits will be available on the same day we receive the deposit. Funds from the first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the next Business day after the day of your deposit if the deposit meets certain conditions."

Section VIII: Insufficient Funds, Overdrafts and Returned Items, page 24.

2nd Paragraph
The following sentence is added to the end of the paragraph 2, "Our decision to authorize or decline a debit or ATM transaction will include using a dynamic limit, based on algorithms, or a set of rules, that weigh numerous variables and customer behaviors. This limit may change daily and may be suspended or reduced to zero, at our discretion, when eligibility criteria are no longer met."

3rd Paragraph
This paragraph is deleted in entirety and replaced with, "When any item is presented to the bank for settlement where there are insufficient available funds to pay the item, we can charge you a fee, depending upon whether or not we pay the item or return the item.

4th Paragraph
The following sentence is added to the end of paragraph 4, "If multiple attempts are made to submit a returned item for payment, multiple fees may be charged to you."

Section XII: Account Statements, page 30, Section B. Your Responsibility to Review Your Transactions.

Added a fifth sentence in the first paragraph: "In addition, if the same wrongdoer(s) is responsible for more than one unauthorized transaction; we are not liable to you for the additional transactions if you fail to notify us within this 30 calendar day period for the statement containing information about the first unauthorized transaction."

Section XIII: Account Restrictions; Closing Your Account, page 32, Subsection D. Disputes

This section is deleted in entirety and replaced with:

D. Resolving Disputes. Your account may become involved in an actual or potential claim, legal dispute, or legal process (for example, trustee process, attachment, levy or garnishment). For the purpose of this section, we refer to such controversies or claims as disputes. In such instances, we may refuse to allow any transactions on your account until the claim is released or we are notified by the proper persons or authorities that the dispute has been resolved. In processing a dispute, we may restrict access to all or a portion of funds in your account by holding or setting aside funds subject to the dispute. For disputes where funds are removed from your account and set aside, you agree that we are not required to pay interest and you shall not be entitled to receive interest on funds set aside. These funds will not be considered as part of your combined balances when we determine account fees and rates.

You agree that we will not be liable to you for making a legally required payment to a third party involved in a dispute even if such payment leaves insufficient available funds in your account to cover any outstanding checks drawn on your account. You agree that unless specifically required to by law, we will have no obligation to assert a claim or raise a legal defense processing the dispute against the appropriate party and that if you believe all or a portion of your funds are exempt from, or should not be subject to a dispute, that it is your responsibility to do so.

We may take action in connection with a dispute as we may determine to be appropriate and required by applicable law. We will, to the extent required by applicable law, notify you in writing whenever we are notified of a dispute and place such restrictions on your account.

We may charge against or deduct from your account without prior notice to you, or otherwise bill you directly, an amount representing our expenses incurred in responding to or processing a dispute, including, without limitation, attorneys' fees, and litigation costs, as permitted by applicable law. In addition, you agree that we may assess and debit from your account any applicable fees set forth in the Business Deposit Account Fees and Features Guide that may be assessed as a result of the dispute in accordance with applicable law regardless of whether the dispute is subsequently revoked, vacated, or released.

Section XIV: Other Legal Matters, beginning on page 36, Subsection K is added:

K. Special Provisions for Pass-Through Accounts. If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example, as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently $250,000 per depositor in the same ownership capacity). If the account has transactional features, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Citizens fails. That information can be accessed on the FDIC's website at www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html.

In addition, the FDIC published an Addendum to the guide, section VIII, which is a good resource to understand the FDIC's alternative record-keeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon bank failure. You must be able to provide this information in a timely manner in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible. You have the opportunity to validate the capability to deliver the required information in the appropriate format, so that a timely calculation of deposit insurance coverage can be made; for further instructions relating to this opportunity, email Part370Insurance@citizensbank.com and state that you desire to test your ability to deliver the required information in the appropriate format.

You agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of a bank failure, you agree to provide the FDIC with the information described above in the required format within 24 hours of a bank failure. As soon as a receiver is appointed, a hold will be placed on your account and that hold will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and may result in legal claims against you from the beneficial owners of the funds in the account. If you do not provide the required data, your account may be held or frozen until the information is received, which will cause a delay when the beneficial owners could receive funds. Despite other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this section.

Section XV ARBITRATION, page 40.

Section: Arbitration Costs
The following sentence is deleted in entirety: "If there is a hearing, we will pay the fees and costs for the first day of that hearing."

Section: Arbitration Award and Appeal
The following sentence is updated: "The panel shall reconsider anew all factual and legal issues, following the same rules of procedure and decide by majority vote, based on the documents and arbitration record without a hearing."

Effective February 29, 2024, the addition of the Notice of Rights for California Residents.

The California Consumer Privacy Act requires us to provide certain information at or before our collection of personal information from California residents, including information about the categories of personal information (including sensitive personal information) we collect, the purposes for which we process or use such personal information, if we sell or share personal information, and how long we will retain personal information. This information, as well as additional information regarding our privacy practice, is available on our website, at www.citizensbank.com/account-safeguards/privacy.aspx.

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Citizens Bank, N.A.

Types of Lending Products Available:

Loans:

Mortgage Loans
Home Equity Loans
Personal Loans
Education Finance
Business Loans

Lines of Credit:

Home Equity Lines
Overdraft Lines
Business Lines
Credit Card Lines

Citizens Bank, N.A. List of Branches as of April 1, 2026

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Newport Beach	31080	Los Angeles-Long Beach-Anaheim, CA	11244	Anaheim-Santa Ana-Irvine, CA	06	059	Orange	0630.08	4 - Upper	1400 Newport Center Drive	Newport Beach	CA	92660	Private Bank	11/3/2025
High Bluff	41740	San Diego-Chula Vista-Carlsbad, CA	NA	NA	06	073	San Diego	0083.69	4 - Upper	12626 High Bluff Drive	San Diego	CA	92130	Private Bank	12/8/2025
Mill Valley	41860	San Francisco-Oakland-Fremont, CA	42034	San Rafael, CA	06	041	Marin	1250.00	4 - Upper	750 Redwood Highway	Mill Valley	CA	94941	Private Bank	6/10/2024
101 California Street	41860	San Francisco-Oakland-Fremont, CA	41884	San Francisco-San Mateo-Redwood City, CA	06	075	San Francisco	0117.00	5 - NA	101 California Street	San Francisco	CA	94111	Private Bank	8/12/2024
Laurel Village	41860	San Francisco-Oakland-Fremont, CA	41884	San Francisco-San Mateo-Redwood City, CA	06	075	San Francisco	0154.02	4 - Upper	3565 California Street	San Francisco	CA	94118	Private Bank	3/16/2026
Menlo Park	41860	San Francisco-Oakland-Fremont, CA	41884	San Francisco-San Mateo-Redwood City, CA	06	081	San Mateo	6126.00	4 - Upper	99 El Camino Real	Menlo Park	CA	94025	Private Bank	1/12/2026
Greenwich Ave	14860	Bridgeport-Stamford-Danbury, CT	NA	NA	09	190	Western CT PR	0106.00	4 - Upper	53 Greenwich Ave	Greenwich	CT	06830	Traditional	3/1/2010
Stamford	14860	Bridgeport-Stamford-Danbury, CT	NA	NA	09	190	Western CT PR	0201.02	2 - Moderate	59 Broad St	Stamford	CT	06901	Traditional	5/24/2010
Clinton	25540	Hartford-West Hartford-East Hartford, CT	NA	NA	09	130	Lower CT River Valley PR	6102.00	3 - Middle	156 East Main Street	Clinton	CT	06413	Traditional	1/1/1984
Cromwell Square	25540	Hartford-West Hartford-East Hartford, CT	NA	NA	09	130	Lower CT River Valley PR	5701.00	3 - Middle	61 Shunpike Road	Cromwell	CT	06416	Traditional	6/28/1975
East Hampton	25540	Hartford-West Hartford-East Hartford, CT	NA	NA	09	130	Lower CT River Valley PR	5502.02	3 - Middle	8 East High Street	East Hampton	CT	06424	Traditional	6/30/1973
Manchester	25540	Hartford-West Hartford-East Hartford, CT	NA	NA	09	110	Capitol PR	5145.00	2 - Moderate	354 Broad St.	Manchester	CT	06040	Traditional	12/29/2003
Middletown Main Street	25540	Hartford-West Hartford-East Hartford, CT	NA	NA	09	130	Lower CT River Valley PR	5417.00	2 - Moderate	211 South Main Street, Unit #2	Middletown	CT	06457	Traditional	10/1/1983
Rocky Hill	25540	Hartford-West Hartford-East Hartford, CT	NA	NA	09	110	Capitol PR	5242.00	3 - Middle	856 Cromwell Ave Ste D	Rocky Hill	CT	06067	Traditional	3/13/1989
Washington Street	25540	Hartford-West Hartford-East Hartford, CT	NA	NA	09	130	Lower CT River Valley PR	5414.02	3 - Middle	834 Washington Street	Middletown	CT	06457	Traditional	8/4/1973
West Hartford	25540	Hartford-West Hartford-East Hartford, CT	NA	NA	09	110	Capitol PR	4965.00	4 - Upper	15 South Main St.	West Hartford	CT	06107	Traditional	4/30/2007
Westbrook	25540	Hartford-West Hartford-East Hartford, CT	NA	NA	09	130	Lower CT River Valley PR	6801.02	4 - Upper	1187 Boston Post Road	Westbrook	CT	06498	Traditional	1/1/1959
Old Lyme	25540	Hartford-West Hartford-East Hartford, CT	NA	NA	09	130	Lower CT River Valley PR	6601.01	4 - Upper	83 Halls Road	Old Lyme	CT	06371	Traditional	11/23/1959
Annex	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1427.00	1 - Low	430 Forbes Avenue	New Haven	CT	06512	Traditional	8/16/1982
Branford	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1845.00	4 - Upper	332 East Main St	Branford	CT	06405	Traditional	10/21/1996
Cherry St	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1509.00	4 - Upper	123 Cherry Street	Milford	CT	06460	Traditional	7/22/1996
New Haven	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1401.02	4 - Upper	39 Church Street	New Haven	CT	06510	Traditional	4/16/1979
East Haven Ctr	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1803.00	2 - Moderate	263 Hemmingway Avenue	East Haven	CT	06512	Traditional	2/24/1989
Foxon	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1806.01	3 - Middle	430 Foxon Road	East Haven	CT	06513	Traditional	7/23/1981
Guilford	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1901.00	3 - Middle	1001 Boston Post Road	Guilford	CT	06437	Traditional	6/12/1997
Hamden	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1658.01	3 - Middle	2335 Dixwell Avenue	Hamden	CT	06514	Traditional	6/1/1988
Madison	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1941.02	4 - Upper	256 Samson Rock Drive	Madison	CT	06443	Traditional	1/1/1934
North Haven	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1672.02	4 - Upper	151 Washington Ave.	North Haven	CT	06473	Traditional	12/17/1990
Orange	35300	New Haven, CT	NA	NA	09	170	South Central CT PR	1571.00	3 - Middle	222 Boston Post Road	Orange	CT	06477	Traditional	4/30/1984
East Lyme	35980	Norwich-New London-Willimantic, CT	NA	NA	09	180	Southeastern CT PR	7161.02	4 - Upper	15 Chesterfield Rd STE 1	East Lyme	CT	06333	Traditional	10/17/1935
Groton CT	35980	Norwich-New London-Willimantic, CT	NA	NA	09	180	Southeastern CT PR	7027.00	2 - Moderate	816 Long Hill Road	Groton	CT	06340	Traditional	2/1/1999
Montville	35980	Norwich-New London-Willimantic, CT	NA	NA	09	180	Southeastern CT PR	8705.02	3 - Middle	221 Norwich, New London Turnpike	Montville	CT	06382	Traditional	7/8/1974
Mystic	35980	Norwich-New London-Willimantic, CT	NA	NA	09	180	Southeastern CT PR	7053.00	4 - Upper	23 Broadway Avenue	Mystic	CT	06355	Traditional	10/17/1935
New London	35980	Norwich-New London-Willimantic, CT	NA	NA	09	180	Southeastern CT PR	6907.00	2 - Moderate	470 Bank Street	New London	CT	06320	Traditional	1/1/1858
Waterford	35980	Norwich-New London-Willimantic, CT	NA	NA	09	180	Southeastern CT PR	6934.00	3 - Middle	117 Boston Post Road	Waterford	CT	06385	Traditional	9/14/1964
Plainfield	99999 Non	99999 Non Metro CT	NA	NA	09	150	Northeastern CT PR	9073.00	3 - Middle	16 Railroad Avenue	Plainfield	CT	06374	Traditional	8/27/1979
Milford DE	20100	Dover, DE	NA	NA	10	001	Kent	0425.00	2 - Moderate	610 North Dupont Boulevard	Milford	DE	19963	Traditional	6/30/1988
Smyrna	20100	Dover, DE	NA	NA	10	001	Kent	0402.01	3 - Middle	7 West Glenwood Ave	Smyrna	DE	19977	Traditional	2/17/1983
West Dover	20100	Dover, DE	NA	NA	10	001	Kent	0407.00	4 - Upper	1399 Forrest Avenue	Dover	DE	19904	Traditional	2/17/1983
Dover DE	20100	Dover, DE	NA	NA	10	001	Kent	0405.01	2 - Moderate	779 North Dupont Highway	Dover	DE	19901	Traditional	2/17/1983
Airport Plaza	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0163.09	3 - Middle	130 N DuPont Highway	New Castle	DE	19720	Traditional	1/20/1989
Bear Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0148.09	3 - Middle	146 Fox Hunt Drive	Bear	DE	19701	In-Store	4/13/2004
Chestnut Hill Plaza	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0147.05	3 - Middle	40 Chestnut Hill Plaza	Newark	DE	19713	Traditional	2/17/1983
DuPont Street	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0012.00	4 - Upper	1422 N. DuPont Street	Wilmington	DE	19806	Traditional	2/17/1983
Hockessin Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0135.08	4 - Upper	128 Lantana Drive	Hockessin	DE	19707	In-Store	4/15/2004
Kirkwood Plaza	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0133.00	3 - Middle	4345 Kirkwood Highway	Wilmington	DE	19808	Traditional	2/17/1983
Talleyville	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0117.00	4 - Upper	3900 Concord Pike	Wilmington	DE	19803	Traditional	2/17/1983
Middletown DE Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0166.14	4 - Upper	460 East Main St.	Middletown	DE	19709	In-Store	5/6/2003
Pike Creek Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0136.07	3 - Middle	4720 Lime Stone Rd.	Wilmington	DE	19808	In-Store	1/9/1997
Tenth and Market	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0028.00	5 - NA	919 N Market St	Wilmington	DE	19801	Traditional	2/17/1983
Henlopen Plaza	99999 Non	99999 Non Metro DE	NA	NA	10	005	Sussex	0510.11	4 - Upper	34161 Citizen Drive	Lewes	DE	19958	Traditional	7/17/2006
Seaford	99999 Non	99999 Non Metro DE	NA	NA	10	005	Sussex	0504.06	2 - Moderate	22870 Sussex Highway	Seaford	DE	19973	Traditional	6/15/1998
Washington DC	47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	47764	Washington, DC-MD	11	001	District of Columbia	0101.00	4 - Upper	1401 I Street NW, Suite 110	Washington	DC	20005	Traditional	10/1/2004
LAS OLAS	33100	Miami-Fort Lauderdale-West Palm Beach, FL	22744	Fort Lauderdale-Pompano Beach-Sunrise, FL	12	011	Broward	0425.02	4 - Upper	350 EAST LAS OLAS BOULEVARD	Fort Lauderdale	FL	33301	Traditional	9/26/2005
BRICKELL	33100	Miami-Fort Lauderdale-West Palm Beach, FL	33124	Miami-Miami Beach-Kendall, FL	12	086	Miami-Dade	0067.14	4 - Upper	1441 BRICKELL AVENUE, SUITE 100	Miami	FL	33131	Traditional	6/14/2004

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
CORAL GABLES	33100	Miami-Fort Lauderdale-West Palm Beach, FL	33124	Miami-Miami Beach-Kendall, FL	12	086	Miami-Dade	0062.06	4 - Upper	2222 PONCE DE LEON BOULEVARD, Suite	Coral Gables	FL	33134	Traditional	3/19/2001
DORAL	33100	Miami-Fort Lauderdale-West Palm Beach, FL	33124	Miami-Miami Beach-Kendall, FL	12	086	Miami-Dade	0090.10	4 - Upper	4090 NW 97TH AVENUE	Miami	FL	33178	Traditional	9/15/2003
MIAMI BEACH	33100	Miami-Fort Lauderdale-West Palm Beach, FL	33124	Miami-Miami Beach-Kendall, FL	12	086	Miami-Dade	0040.00	4 - Upper	301 ARTHUR GODFREY ROAD	Miami Beach	FL	33140	Traditional	12/16/1981
Palm Beach	33100	Miami-Fort Lauderdale-West Palm Beach, FL	48424	West Palm Beach-Boca Raton-Delray Beach, FL	12	099	Palm Beach	0035.13	4 - Upper	400 Royal Palm Way	Palm Beach	FL	33480	Private Bank	4/1/2024
Naples	34940	Naples-Marco Island, FL	NA	NA	12	021	Collier	0001.01	4 - Upper	560 9th Street South, Suite 110	Naples	FL	34102	Traditional	2/14/2025
BETHESDA	47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	23224	Frederick-Gaithersburg-Bethesda, MD	24	031	Montgomery	7048.05	4 - Upper	7637 OLD GEORGETOWN ROAD	Bethesda	MD	20814	Traditional	10/30/2006
POTOMAC	47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	23224	Frederick-Gaithersburg-Bethesda, MD	24	031	Montgomery	7060.05	4 - Upper	10113 RIVER ROAD	Potomac	MD	20854	Traditional	8/30/2010
ROCKVILLE	47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	23224	Frederick-Gaithersburg-Bethesda, MD	24	031	Montgomery	7009.01	3 - Middle	200 EAST MIDDLE LANE, UNIT C	Rockville	MD	20850	Traditional	8/20/2007
SILVER SPRING	47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	23224	Frederick-Gaithersburg-Bethesda, MD	24	031	Montgomery	7025.01	3 - Middle	8252 GEORGIA AVENUE	Silver Spring	MD	20910	Traditional	11/18/2019
Belchertown S and S	11200	Amherst Town-Northampton, MA	NA	NA	25	015	Hampshire	8202.07	3 - Middle	20 George Hannum Street	Belchertown	MA	01007	In-Store	11/7/2002
Hadley S and S	11200	Amherst Town-Northampton, MA	NA	NA	25	015	Hampshire	8214.00	3 - Middle	456 Russell St	Hadley	MA	01035	In-Store	12/19/2001
Northampton S and S	11200	Amherst Town-Northampton, MA	NA	NA	25	015	Hampshire	8216.01	2 - Moderate	228 King St.	Northampton	MA	01060	In-Store	12/19/2001
East Harwich S and S	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0111.00	3 - Middle	111 - A Route 137	Harwich	MA	02645	In-Store	10/3/2003
Falmouth	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0148.00	3 - Middle	50 Davis Straits Street	Falmouth	MA	02541	Traditional	1/5/1988
Hyannis Rotary	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0126.02	2 - Moderate	417 Barnstable Road	Hyannis	MA	02601	Traditional	12/20/1937
Hyannis S and S	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0153.00	2 - Moderate	425 Attucks Lane #B	Hyannis	MA	02601	In-Store	9/19/2003
Marstons Mills S and S	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0132.00	3 - Middle	3900 Falmouth Rd.	Marstons Mills	MA	02648	In-Store	9/23/2003
Mashpee S and S	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0150.02	2 - Moderate	10 Bates Rd	Mashpee	MA	02649	In-Store	10/7/2003
Orleans S and S	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0104.00	3 - Middle	24 RT 6A STE A	Orleans	MA	02653	In-Store	10/3/2003
Osterville	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0130.02	3 - Middle	65 Wianno Avenue	Osterville	MA	02655	Traditional	10/2/1965
Sandwich	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0133.00	4 - Upper	10 Merchants Road	Sandwich	MA	02563	Traditional	9/21/1985
South Dennis	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0115.00	3 - Middle	434 Rte. 134	South Dennis	MA	02660	Traditional	1/5/1988
South Yarmouth	12700	Barnstable Town, MA	NA	NA	25	001	Barnstable	0120.02	2 - Moderate	1116 Route 28	South Yarmouth	MA	02664	Traditional	7/1/1959
Beacon Hill	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0202.00	4 - Upper	326 Cambridge Street	Boston	MA	02114	Traditional	4/7/1954
99 High Street Banking and Wealth Center	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0701.04	4 - Upper	99 High Street	Boston	MA	02110	Traditional	3/20/2019
772 Boylston Street	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0106.00	4 - Upper	772 Boylston Street	Boston	MA	02199	Private Bank	1/8/2024
Abington S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5201.00	3 - Middle	375 Centre St.	Abington	MA	02351	In-Store	9/18/2002
Allston S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0001.02	3 - Middle	305 Guest Street	Allston	MA	02134	In-Store	6/19/2002
Back Bay	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0107.02	4 - Upper	426 Boylston Street	Boston	MA	02116	Traditional	10/5/1949
Blue Hill Ave	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1002.00	2 - Moderate	1160 Blue Hill Avenue	Dorchester	MA	02124	Traditional	1/1/1894
Braintree	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4198.00	3 - Middle	865 Washington Street	Braintree	MA	02184	Traditional	9/6/1980
Bridgewater	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5251.04	4 - Upper	755 Bedford Street	Bridgewater	MA	02324	Traditional	1/15/1988
Brigham Circle	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0809.00	2 - Moderate	1628 Tremont Street	Boston	MA	02120	Traditional	4/1/1963
Brighton	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0004.02	3 - Middle	414 Washington Street	Brighton	MA	02135	Traditional	6/30/1986
Brockton	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5103.00	1 - Low	820 North Main Street	Brockton	MA	02301	Traditional	10/16/2003
Cedarville Shaw's	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5309.02	3 - Middle	2260 State Road	Plymouth	MA	02360	In-Store	10/18/1997
Charlestown	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0404.01	3 - Middle	1 Austin Street	Charlestown	MA	02129	Traditional	4/18/1994
Chestnut Hill Banking & Wealth Center	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4012.02	4 - Upper	1330 Boylston Street	Chestnut Hill	MA	02467	Traditional	11/6/1990
Chinatown	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0701.04	4 - Upper	580 Washington Street	Boston	MA	02111	Traditional	7/1/2001
Cobbs Corner	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4563.02	2 - Moderate	90 Sharon Street	Stoughton	MA	02072	Traditional	5/3/1976
Coolidge Corner South	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4003.00	4 - Upper	315 Harvard Street	Brookline	MA	02446	Traditional	4/29/2002
Copley Square	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0107.02	4 - Upper	607 Boylston Street	Boston	MA	02116	Traditional	2/16/1916
Dedham	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4025.00	4 - Upper	5 Bryant Street	Dedham	MA	02026	Traditional	12/15/1970
Dorchester Allstate S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0907.00	3 - Middle	1100 Massachusetts Avenue	Dorchester	MA	02125	In-Store	10/9/2002
Dudley Station	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0806.01	1 - Low	2343 Washington Street	Roxbury	MA	02119	Traditional	7/16/1962
East Boston	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0502.00	1 - Low	26 Central Square	East Boston	MA	02128	Traditional	9/2/1986
East Milton	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4164.00	4 - Upper	420 Granite Ave	Milton	MA	02186	Traditional	9/2/1986
East Wareham S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5452.00	2 - Moderate	2991 Cranberry Highway	East Wareham	MA	02538	In-Store	5/11/2006
East Weymouth S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4223.03	2 - Moderate	700 Middle St.	East Weymouth	MA	02188	In-Store	10/1/2002
Fenway	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0102.05	4 - Upper	1367 Boylston Street,Suite 4 East	Boston	MA	02215	Traditional	4/12/2023
Fields Corner	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0920.00	2 - Moderate	217 Adams Street	Dorchester	MA	02122	Traditional	3/17/1969
Financial Center	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0701.04	4 - Upper	One Financial Center	Boston	MA	02111	Traditional	9/9/1999
Foxboro	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4101.00	3 - Middle	4 Cocasset Street	Foxboro	MA	02035	Traditional	11/8/2001
Franklin East Central Street	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4422.03	3 - Middle	293 East Central Street	Franklin	MA	02038	Traditional	1/1/2001
Franklin S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4421.04	4 - Upper	40 Franklin Village Drive	Franklin	MA	02038	In-Store	6/26/2002
Grove Street	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4197.00	4 - Upper	310 Grove Street	Braintree	MA	02184	Traditional	9/1/1975
Hanover MA	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5031.02	4 - Upper	250 Rockland Street	Hanover	MA	02339	Traditional	5/1/1956

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Hingham	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5011.02	4 - Upper	11 Fearing Road	Hingham	MA	02043	Traditional	8/11/1966
Jamaica Plain	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1204.00	4 - Upper	696 Centre Street	Jamaica Plains	MA	02130	Traditional	7/16/1962
Kingston S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5091.02	3 - Middle	160 Summer St., STE 2	Kingston	MA	02364	In-Store	10/2/2002
Marshfield	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5062.02	3 - Middle	1 Snow Road	Marshfield	MA	02050	Traditional	4/23/1962
Mass Ave	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0104.03	1 - Low	183 Massachusetts Ave	Boston	MA	02115	Traditional	12/23/2020
Mattapan	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1010.01	2 - Moderate	1573 Blue Hill Avenue	Mattapan	MA	02126	Traditional	8/31/1987
Medfield	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4061.01	4 - Upper	541 Main St.	Medfield	MA	02052	Traditional	2/28/2005
Milton Village	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4164.00	4 - Upper	40 Adams Street	Milton	MA	02187	Traditional	5/18/1905
Morrissey Boulevard	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0921.01	2 - Moderate	731 Morrissey Blvd.	Dorchester	MA	02122	Traditional	6/28/1976
Mystic Mall	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1604.00	2 - Moderate	152 Everett Ave	Chelsea	MA	02150	Traditional	9/2/1986
Needham Chapel St	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4572.00	4 - Upper	133 Chapel Street	Needham	MA	02492	Traditional	7/1/1996
Needham Heights	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4572.00	4 - Upper	968 Highland Avenue	Needham	MA	02494	Traditional	1/1/1814
North End	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0304.00	4 - Upper	287 Hanover Street	Boston	MA	02113	Traditional	7/15/1955
North Quincy	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4175.02	2 - Moderate	371 Hancock Street	North Quincy	MA	02171	Traditional	11/23/1953
Norwood	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4131.00	3 - Middle	134 Nahatan Street	Norwood	MA	02062	Traditional	7/18/1977
Norwood S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4135.00	2 - Moderate	1415 Providence Hwy	Norwood	MA	02062	In-Store	7/3/2002
Plymouth MA	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5303.00	2 - Moderate	20 North Park Avenue	Plymouth	MA	02360	Traditional	2/10/1831
Queen Anne	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5041.01	4 - Upper	36 Washington Street	Norwell	MA	02061	Traditional	6/28/1967
Quincy Center	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4177.04	3 - Middle	1200 Hancock Street	Quincy	MA	02169	Traditional	5/18/1845
Quincy Newport S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4172.01	2 - Moderate	65 Newport Avenue	Quincy	MA	02171	In-Store	6/12/2002
Randolph	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4203.02	3 - Middle	50 South Main Street	Randolph	MA	02368	Traditional	1/1/1889
Revere	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1706.01	3 - Middle	385 Broadway	Revere	MA	02151	Traditional	9/18/1967
Revere Squire Rd S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1703.01	3 - Middle	540 Squire Rd	Revere	MA	02151	In-Store	12/23/2001
Revere S and S Suffolk	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	9815.02	5 - NA	40 Furlong Drive	Revere	MA	02151	In-Store	3/17/2005
Roslindale	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1106.07	4 - Upper	777 South Street	Roslindale	MA	02131	Traditional	10/4/1975
Roslindale S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1404.00	2 - Moderate	950 American Legion Hwy.	Roslindale	MA	02131	In-Store	1/8/2010
Seaport	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0606.04	4 - Upper	338 Congress Street	Boston	MA	02210	Traditional	12/10/2018
Sharon	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4141.00	4 - Upper	720 South Main Street	Sharon	MA	02067	Traditional	5/18/2002
South Boston	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0608.00	4 - Upper	469 West Broadway	South Boston	MA	02127	Traditional	3/10/1997
South End	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0705.01	4 - Upper	1355 Washington Street	Boston	MA	02118	Traditional	4/27/1959
South Quincy	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4180.02	3 - Middle	85 Quincy Avenue	Quincy	MA	02169	Traditional	1/6/1969
State Street MA	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0303.02	4 - Upper	28 State Street	Boston	MA	02109	Traditional	2/22/1825
Stoughton	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4563.01	2 - Moderate	601 Washington Street	Stoughton	MA	02072	Traditional	12/6/1991
Summer Street	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0701.04	4 - Upper	40 Summer Street	Boston	MA	02110	Traditional	3/9/1905
Uphams Corner	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0914.00	2 - Moderate	580 Columbia Road	Dorchester	MA	02125	Traditional	1/1/1894
Walpole S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4112.00	4 - Upper	565 Main St.	Walpole	MA	02081	In-Store	11/7/2002
Wellesley Linden St	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4043.02	4 - Upper	182 Linden Street	Wellesley	MA	02482	Traditional	7/12/1994
West Roxbury	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1303.00	4 - Upper	1999 Centre Street	West Roxbury	MA	02132	Traditional	12/30/1985
Whitman S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5211.02	3 - Middle	475 Bedford St.,	Whitman	MA	02382	In-Store	12/12/2002
Winthrop	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1802.00	3 - Middle	35 Putnam Street	Winthrop	MA	02152	Traditional	7/24/1978
Acton	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3631.05	4 - Upper	270 Great Rd.	Acton	MA	01720	Traditional	9/18/1972
Amesbury S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2663.00	3 - Middle	100 Macy Street	Amesbury	MA	01913	In-Store	3/13/2002
Andover	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2541.00	4 - Upper	209 North Main St.	Andover	MA	01810	Traditional	3/7/2005
Arlington Center	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3567.03	4 - Upper	699 Massachusetts Avenue	Arlington	MA	02476	Traditional	8/26/1985
Arlington Heights	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3565.00	4 - Upper	1420 Massachusetts Avenue	Arlington	MA	02476	Traditional	1/1/1975
Bedford MA	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3591.00	4 - Upper	287 Great Road	Bedford	MA	01730	Traditional	7/16/1993
Belmont	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3571.00	4 - Upper	65 Leonard Street	Belmont	MA	02478	Traditional	7/14/2003
Beverly	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2171.02	2 - Moderate	2 Enon Street	Beverly	MA	01915	Traditional	6/19/2002
Central Square West	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3594.00	3 - Middle	698 Massachusetts Avenue	Cambridge	MA	02139	Traditional	2/22/1853
Chelmsford S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3172.03	4 - Upper	299 Chelmsford Street	Chelmsford	MA	01824	In-Store	11/18/2011
Concord	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3611.00	4 - Upper	762 Elm Street	Concord	MA	01742	Traditional	1/1/1889
Danvers	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2112.02	2 - Moderate	17 Maple Street	Danvers	MA	01923	Traditional	9/25/2002
Davis Square	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3509.00	4 - Upper	212 Elm Street	Somerville	MA	02144	Traditional	1/1/1885
Framingham	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3834.02	2 - Moderate	7 Hartford Street	Framingham	MA	01701	Traditional	1/29/1990
Framingham Old Ct Path S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3836.00	3 - Middle	235 Old Connecticut Path	Framingham	MA	01701	In-Store	10/9/2002
Gloucester	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2215.00	2 - Moderate	147 Main Street	Gloucester	MA	01930	Traditional	1/1/1796
Groton MA	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3261.01	4 - Upper	163 Main Street	Groton	MA	01450	Traditional	1/1/1975

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Hamilton Plaza	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3835.01	2 - Moderate	74 Main Street	Framingham	MA	01701	Traditional	6/30/1980
Harvard Square	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3541.00	4 - Upper	30 Brattle Street Cambridge MA	Cambridge	MA	02138	Traditional	11/9/1985
Lawrence	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2517.00	1 - Low	160 Winthrop Ave	Lawrence	MA	01843	Traditional	4/21/1988
Lexington	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3584.00	4 - Upper	1776 Massachusetts Ave	Lexington	MA	02420	Traditional	3/11/1870
Littleton	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3241.01	3 - Middle	272 Great Road	Littleton	MA	01460	Traditional	1/1/1972
Lynn S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2055.00	2 - Moderate	35 Washington St.	Lynn	MA	01901	In-Store	6/12/2002
Malden Center	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3413.01	3 - Middle	225 Pleasant Street	Malden	MA	02148	Traditional	4/2/1860
Malden S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3413.01	3 - Middle	99 Charles Street	Malden	MA	02148	In-Store	6/26/2002
Mall Road	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3324.01	3 - Middle	140 Lexington Street	Burlington	MA	01830	Traditional	5/17/2021
Marlborough Center	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3213.01	2 - Moderate	96 South Bolton Street	Marlborough	MA	01752	Traditional	3/6/1989
Medford Center	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3391.01	4 - Upper	1 Riverside Avenue	Medford	MA	02155	Traditional	10/16/1950
Mishawum	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3336.01	2 - Moderate	One Commerce Way	Woburn	MA	01801	Traditional	7/7/1976
Natick Center	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3822.00	4 - Upper	34 Main Street	Natick	MA	01760	Traditional	4/2/1974
Newton	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3736.00	4 - Upper	1188 Centre Street	Newton Centre	MA	02459	Traditional	5/19/1993
Newton Four Corners	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3742.00	4 - Upper	1126 Beacon Street	Newton	MA	02461	Traditional	11/16/1988
Newton Highlands	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3741.00	4 - Upper	165 Needham St, Unit 307	Newton	MA	02464	Traditional	5/7/2018
Newtonville	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3734.00	4 - Upper	305 Walnut Street	Newtonville	MA	02460	Traditional	7/10/1997
North Andover S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2532.04	4 - Upper	757 Turnpike Street	N. Andover	MA	01845	In-Store	3/27/2002
North Reading	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3302.02	3 - Middle	80 MAIN ST STE 3	North Reading	MA	01864	Traditional	10/4/1969
North Waltham	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3681.01	3 - Middle	1084 Lexington Street	North Waltham	MA	02452	Traditional	1/1/1880
Oak Grove	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3413.02	3 - Middle	876 Main Street	Malden	MA	02148	Traditional	9/10/1975
Peabody S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2108.00	2 - Moderate	19 Howley Street	Peabody	MA	01960	In-Store	12/23/2001
Porter Square	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3547.00	4 - Upper	822 Somerville Ave,Suite 2	Cambridge	MA	02140	Traditional	4/1/2019
Reading S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3344.00	4 - Upper	25 Walkers Brook Dr.	Reading	MA	01867	In-Store	9/21/2007
Russell Street	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3331.00	3 - Middle	6 Russell Street	Woburn	MA	01801	Traditional	2/5/1962
Saugus	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2084.02	3 - Middle	180 B Main Street	Saugus	MA	01906	Traditional	8/1/1997
Stoneham S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3373.00	3 - Middle	259 Main St.	Stoneham	MA	02180	In-Store	4/17/2002
Stow	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3231.01	4 - Upper	159 Great Road	Stow	MA	01775	Traditional	8/3/1964
Sudbury	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3652.02	4 - Upper	450 Boston Post Road	Sudbury	MA	01776	Traditional	6/28/1999
Swampscott	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	009	Essex	2021.04	2 - Moderate	500 Paradise Road	Swampscott	MA	01907	Traditional	1/1/1910
Tewksbury	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3151.00	3 - Middle	295 Main Street	Tewksbury	MA	01876	Traditional	9/21/1998
Union Square	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3513.00	3 - Middle	40 Union Square	Somerville	MA	02143	Traditional	5/2/1983
Waltham	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3688.00	2 - Moderate	716 Main Street	Waltham	MA	02451	Traditional	1/1/1880
Watertown	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3703.01	3 - Middle	631 Mt. Auburn Street	Watertown	MA	02472	Traditional	1/1/1873
Watertown S and S Water	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3704.03	2 - Moderate	171 Watertown St.	Watertown	MA	02472	In-Store	3/24/2005
Weston	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3671.00	4 - Upper	415 Boston Post Road	Weston	MA	02493	Traditional	1/1/1880
Wilmington	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3312.00	4 - Upper	224 Main Street	Wilmington	MA	01887	Traditional	10/19/1981
Winchester	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3382.00	4 - Upper	791 Main Street	Winchester	MA	01890	Traditional	3/30/1998
Winter Hill	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3502.02	3 - Middle	338 Broadway	Somerville	MA	02145	Traditional	11/1/1947
Woburn	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3333.00	2 - Moderate	355 Main Street	Woburn	MA	01801	Traditional	4/18/1853
Woburn S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3336.02	2 - Moderate	2 Elm Street	Woburn	MA	01801	In-Store	4/4/2002
Kendall Square	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3531.01	3 - Middle	616 Main Street	Cambridge	MA	02139	Traditional	8/10/1988
Pittsfield Merrill S and S	38340	Pittsfield, MA	NA	NA	25	003	Berkshire	9352.00	4 - Upper	660 Merrill Road	Pittsfield	MA	01201	In-Store	9/30/2001
Attleboro Mayfair S and S	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6311.02	3 - Middle	251 Washington Street	Attleboro	MA	02703	In-Store	6/14/2006
Attleboro S and S	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6317.00	4 - Upper	469 Pleasant St.	Attleboro	MA	02703	In-Store	12/12/2001
Dartmouth	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6532.03	3 - Middle	606 Dartmouth Street	South Dartmouth	MA	02748	Traditional	11/7/1977
Dartmouth S and S	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6531.01	3 - Middle	25 Faunce Corner Mall Rd.	Dartmouth	MA	02747	In-Store	12/12/2001
Easton	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6002.04	4 - Upper	690 Depot St, Ste 9	North Easton	MA	02356	Traditional	6/10/1996
Fairhaven	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6553.00	3 - Middle	21 Fairhaven Commons Way	Fairhaven	MA	02719	Traditional	1/1/1855
Fall River Bishop S and S	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6401.00	2 - Moderate	333 Mariano Bishop Blvd.	Fall River	MA	02721	In-Store	6/19/2002
Fall River Rodman S and S	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6408.00	3 - Middle	501 Rodman St.	Fall River	MA	02720	In-Store	3/27/2002
Mansfield S and S	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6101.00	4 - Upper	377 Chauncy St.	Mansfield	MA	02048	In-Store	4/17/2002
N Attleboro S and S	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6304.00	4 - Upper	206 E. Washington St.	North Attleboro	MA	02763	In-Store	10/2/2002
New Bedford	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6502.02	3 - Middle	550 Tarkiln Hill Road	New Bedford	MA	02745	Traditional	5/20/1983
Raynham S and S	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6122.02	4 - Upper	36 New State Hwy	Raynham	MA	02767	Temporary Mobile Un	10/9/2002
Seekonk S and S	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6322.00	3 - Middle	Rt. 6, 125 Highland Avenue	Seekonk	MA	02771	In-Store	10/2/2003
Somerset S and S	39300	Providence-Warwick, RI-MA	NA	NA	25	005	Bristol	6442.00	3 - Middle	815 Grand Army Highway	Somerset	MA	02725	In-Store	10/2/2002

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Agawam S and S	44140	Springfield, MA	NA	NA	25	013	Hampden	8132.06	4 - Upper	1282 Springfield St.	Feeding Hills	MA	01030	In-Store	7/3/2002
Chicopee	44140	Springfield, MA	NA	NA	25	013	Hampden	8113.02	3 - Middle	1283 Memorial Drive	Chicopee	MA	01020	Traditional	2/1/1985
Chicopee S and S	44140	Springfield, MA	NA	NA	25	013	Hampden	8106.01	2 - Moderate	672 Memorial Dr.	Chicopee	MA	01021	In-Store	12/16/2001
East Longmeadow S and S	44140	Springfield, MA	NA	NA	25	013	Hampden	8134.01	3 - Middle	470 N. Main St.	East Longmeadow	MA	01028	In-Store	9/21/2006
Holyoke	44140	Springfield, MA	NA	NA	25	013	Hampden	8119.00	4 - Upper	1575 Northampton Street	Holyoke	MA	01040	Traditional	8/23/2001
Island Pond	44140	Springfield, MA	NA	NA	25	013	Hampden	8024.00	4 - Upper	20 Island Pond Road	Springfield	MA	01118	Traditional	5/5/1977
Ludlow Downtown	44140	Springfield, MA	NA	NA	25	013	Hampden	8104.03	3 - Middle	33 Center Street	Ludlow	MA	01056	Traditional	2/18/1888
Main Street	44140	Springfield, MA	NA	NA	25	013	Hampden	8011.02	5 - NA	950 Main Street	Springfield	MA	01103	Traditional	2/18/1985
Westfield S and S	44140	Springfield, MA	NA	NA	25	013	Hampden	8127.02	3 - Middle	57 Main St.	Westfield	MA	01085	In-Store	12/16/2001
Highland Commons	49340	Worcester, MA	NA	NA	25	027	Worcester	7171.00	3 - Middle	40 Highland Commons East	Hudson	MA	01749	Traditional	1/1/1881
Grafton S and S	49340	Worcester, MA	NA	NA	25	027	Worcester	7382.02	4 - Upper	100 Worcester St.	Grafton	MA	01536	In-Store	3/20/2002
Milford Rt 16 S and S	49340	Worcester, MA	NA	NA	25	027	Worcester	7442.02	3 - Middle	126 Medway Road,Suite 2	Milford	MA	01757	In-Store	6/19/2002
Shrewsbury S and S	49340	Worcester, MA	NA	NA	25	027	Worcester	7393.00	3 - Middle	539 Boston Tpk.	Shrewsbury	MA	01545	Temporary Mobile Un	8/25/2003
Sturbridge S and S	49340	Worcester, MA	NA	NA	25	027	Worcester	7581.04	3 - Middle	100 Charlton Road	Sturbridge	MA	01566	In-Store	9/25/2002
Westborough Lyman S and S	49340	Worcester, MA	NA	NA	25	027	Worcester	7612.00	3 - Middle	32 Lyman St.	Westboro	MA	01581	In-Store	12/23/2001
Worcester Boylston S and S	49340	Worcester, MA	NA	NA	25	027	Worcester	7302.00	3 - Middle	940 W. Boylston St.	Worcester	MA	01606	In-Store	9/18/2002
Worcester Grafton S and S	49340	Worcester, MA	NA	NA	25	027	Worcester	7323.01	3 - Middle	949 Grafton Street	Worcester	MA	01604	In-Store	9/18/2002
Ann Arbor Washtenaw	11460	Ann Arbor, MI	NA	NA	26	161	Washtenaw	4053.00	4 - Upper	3365 Washtenaw Ave	Ann Arbor	MI	48104	Traditional	8/29/2022
5 Mile Sheldon	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5617.00	4 - Upper	44815 Five Mile Rd	Plymouth Township	MI	48170	Traditional	12/4/2002
Belleville	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5870.00	3 - Middle	105 Main Street	Belleville	MI	48111	Traditional	6/28/1996
Campus Martius	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5208.00	4 - Upper	777 Woodward Ave	Detroit	MI	48226	Traditional	5/1/1934
Canton Center	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5644.02	4 - Upper	285 N. Canton Center Road	Canton	MI	48187	Traditional	8/20/2003
Canton Township	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5641.00	3 - Middle	41401 Ford Road	Canton	MI	48187	Traditional	5/1/1934
Corktown	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5214.00	5 - NA	1501 Michigan Avenue	Detroit	MI	48216	Traditional	2/1/2022
Dearborn	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5749.00	4 - Upper	23801 Michigan Avenue	Dearborn	MI	48124	Traditional	5/1/1934
Dearborn Greenfield	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5743.01	4 - Upper	15930 Michigan Ave	Dearborn	MI	48126	Traditional	6/28/1996
Dearborn Oakman	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5740.00	2 - Moderate	12850 Michigan Ave	Dearborn	MI	48126	Traditional	6/28/1996
Detroit Midtown	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5173.00	1 - Low	3132 Woodward Ave	Detroit	MI	48201	Traditional	9/17/2018
East Livonia	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5582.00	4 - Upper	28999 W. 5 Mile Road	Livonia	MI	48154	Traditional	6/28/1996
Eureka Rd Pardee	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5846.00	2 - Moderate	23455 Eureka Rd	Taylor	MI	48180	Traditional	5/22/1967
Ford Gulley	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5721.00	2 - Moderate	25350 Ford Road	Dearborn Heights	MI	48127	Traditional	10/31/1995
Fort Eureka	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5819.00	4 - Upper	14600 W. Fort Street	Southgate	MI	48195	Traditional	5/1/1934
Grosse Pointe	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5504.00	4 - Upper	633 Notre Dame	Grosse Pointe	MI	48230	Traditional	5/1/1934
Livonia	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5587.00	4 - Upper	31441 Plymouth	Livonia	MI	48150	Traditional	5/1/1934
New Center	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5339.00	5 - NA	7401 Woodward Avenue	Detroit	MI	48202	Traditional	5/1/1934
Newburgh	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5575.00	4 - Upper	37307 W. 6 Mile Road	Livonia	MI	48152	Traditional	5/1/1934
Plymouth MI	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5626.00	4 - Upper	790 Penniman	Plymouth	MI	48170	Traditional	5/1/1934
Redford	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5412.00	2 - Moderate	21500 Grand River	Detroit	MI	48219	Traditional	5/1/1934
Allen-Goddard	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5841.00	3 - Middle	11006 Allen Road	Taylor	MI	48180	Traditional	5/1/1934
Warren Woodmont	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5456.00	2 - Moderate	16501 West Warren	Detroit	MI	48228	Traditional	5/1/1934
Westland	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5653.01	1 - Low	7205 Wayne Road	Westland	MI	48185	Traditional	5/1/1934
West Road Allen	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	9821.02	5 - NA	20420 West Road	Woodhaven	MI	48183	Traditional	12/16/1994
12 Mile Van Dyke	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2611.00	2 - Moderate	8383 E 12 Mile Road	Warren	MI	48093	Traditional	6/28/1996
16 Mile Dequindre	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2316.00	2 - Moderate	2270 16 Mile Road	Sterling Heights	MI	48310	Traditional	6/28/1996
18 Mile Dequindre	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2306.02	3 - Middle	2225 18 Mile Road	Sterling Heights	MI	48314	Traditional	5/1/1934
21 Mile Card Rd Kroger	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2241.01	4 - Upper	21555 21 Mile Road	Macomb Township	MI	48044	Limited Service - CSR (	12/6/2001
23 Mile and Hayes Road Kroger	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2264.00	4 - Upper	14945 23 Mile Road	Shelby Township	MI	48315	In-Store	6/30/2002
Birmingham	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1531.00	4 - Upper	795 East Maple Road	Birmingham	MI	48009	Traditional	5/1/1934
Brighton Kroger	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	093	Livingston	7409.00	4 - Upper	9968 E. Grand River	Brighton	MI	48116	In-Store	6/17/1998
Chesterfield Twp	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2221.03	3 - Middle	27375 23 Mile Rd	Chesterfield Township	MI	48051	Traditional	5/28/2003
Haggerty Rd - Commerce	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1348.00	3 - Middle	1761 Haggerty Rd	Commerce Twp	MI	48390	Traditional	4/30/2004
Farmington	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1651.00	3 - Middle	23220 Farmington Road	Farmington	MI	48336	Traditional	5/1/1934
Farmington Hills	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1670.00	4 - Upper	33333 W. 12 Mile Road	Farmington Hills	MI	48334	Traditional	5/1/1934
Ferndale	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1732.00	4 - Upper	23011 Woodward	Ferndale	MI	48220	Traditional	5/1/1934
Grand River Beck Kroger	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1371.02	4 - Upper	47650 Grand River Road	Novi	MI	48375	In-Store	6/30/2002
Hayes 19 Mile	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2420.03	2 - Moderate	15341 19 Mile Rd	Clinton Twp	MI	48038	Traditional	6/28/1996
Lake Orion	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1284.00	3 - Middle	1376B South Lapeer Rd	Lake Orion	MI	48360	Traditional	6/30/2002

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Southfield Road/Webster	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1606.00	3 - Middle	29779 Southfield Rd	Southfield	MI	48076	Traditional	5/1/1934
Long Lake Livernois	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1969.00	4 - Upper	55 W. Long Lake Road	Troy	MI	48098	Traditional	5/1/1934
Mack St Joan	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2521.00	2 - Moderate	21800 Greater Mack	St. Clair Shores	MI	48080	Traditional	5/1/1934
Moravian	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2414.00	3 - Middle	36520 Moravian Road	Clinton Twp	MI	48035	Traditional	5/1/1934
Novi	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1366.01	3 - Middle	41400 W. 10 Mile Road	Novi	MI	48375	Traditional	5/1/1934
Rochester Hills	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1924.00	4 - Upper	44 North Adams Road	Rochester	MI	48309	Traditional	5/1/1934
Rochester Rd Wabash	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1941.00	4 - Upper	2580 S. Rochester Rd.	Rochester Hills	MI	48307	Traditional	11/5/2001
Roseville	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2563.00	2 - Moderate	26000 Gratiot Avenue	Roseville	MI	48066	Traditional	5/1/1934
Royal Oak	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1845.00	4 - Upper	200 South Main Street	Royal Oak	MI	48067	Traditional	5/1/1934
Shelby Creek	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2251.00	2 - Moderate	8484 26 Mile Rd	Shelby Township	MI	48316	Traditional	1/22/2002
Shelby Township	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2258.00	3 - Middle	49417 Van Dyke	Shelby Twp	MI	48317	Traditional	5/1/1934
So Lyon Buschs	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1392.02	3 - Middle	22385 Pontiac Trail	South Lyon	MI	48178	In-Store	12/14/2001
St Clair Shores	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2503.00	3 - Middle	31231 Harper	Saint Clair Shores	MI	48082	Traditional	5/1/1934
Stephenson 14 mile	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1974.00	2 - Moderate	125 Stephenson Hwy	Troy	MI	48083	Traditional	5/1/1934
Sterling Heights	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2318.00	2 - Moderate	36836 Van Dyke	Sterling Heights	MI	48312	Traditional	5/1/1934
Twelve Mile Dequindre	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2623.00	3 - Middle	2050 12 Mile Road	Warren	MI	48092	Traditional	5/1/1934
Van Dyke Timken	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2632.00	1 - Low	23521 Van Dyke Avenue	Warren	MI	48089	Traditional	5/1/1934
Waterford MI	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	9816.00	5 - NA	7670 Highland Road	Waterford	MI	48327	Traditional	5/1/1934
West Bloomfield	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1571.00	4 - Upper	6465 Orchard Lake Road	W. Bloomfield	MI	48322	Traditional	5/1/1934
Woodward Long Lake	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1520.00	4 - Upper	39510 Woodward Avenue	Bloomfield Hills	MI	48304	Traditional	5/1/1934
Owosso	99999 Non	99999 Non Metro MI	NA	NA	26	155	Shiawassee	0305.00	3 - Middle	910 East Main Street, Suite C	Owosso	MI	48867	Traditional	11/10/1934
Derry	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	015	Rockingham	0034.00	2 - Moderate	42 Pinkerton St	Derry	NH	03038	Traditional	4/17/2000
Dover NH	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	017	Strafford	0813.00	2 - Moderate	140 Washington Street	Dover	NH	03820	Traditional	6/23/1823
Exeter NH	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	015	Rockingham	1062.00	3 - Middle	154 Water Street	Exeter	NH	03833	Traditional	01/01/1893
Hampton NH	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	015	Rockingham	0650.09	3 - Middle	35 Winnacunnet Road	Hampton	NH	03842	Traditional	6/30/1958
Londonderry	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	015	Rockingham	0037.01	3 - Middle	42B Nashua Road	Londonderry	NH	03053	Traditional	11/20/1972
Portsmouth NH	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	015	Rockingham	0691.00	4 - Upper	134 Pleasant Street	Portsmouth	NH	03801	Traditional	1/1/1871
Raymond NH	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	015	Rockingham	0550.02	2 - Moderate	9 Freetown Road	Raymond	NH	03077	Traditional	12/28/1970
Rochester	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	017	Strafford	0843.01	2 - Moderate	90 North Main Street	Rochester	NH	03867	Traditional	1/1/1846
Salem	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	015	Rockingham	1004.01	3 - Middle	45 South Broadway	Salem	NH	03079	Traditional	7/27/1978
Stratham	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	015	Rockingham	0670.00	4 - Upper	38 Portsmouth Avenue	Stratham	NH	03885	Traditional	1/8/1975
TriCity Plaza	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	017	Strafford	0830.02	2 - Moderate	56 Tri-City Plaza	Somersworth	NH	03878	Drive-Thru	5/5/1969
Windham	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	015	Rockingham	1061.02	4 - Upper	2A Sharma Way	Windham	NH	03087	Traditional	1/25/1982
875 Elm Street	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	2004.00	3 - Middle	875 Elm Street	Manchester	NH	03101	Traditional	1/1/1864
Bedford NH	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0029.02	4 - Upper	91 South River Road	Bedford	NH	03110	Traditional	11/27/1972
Coliseum Ave	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0103.02	3 - Middle	33 Coliseum Avenue	Nashua	NH	03063	Traditional	11/14/1970
Goffstown	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0027.01	4 - Upper	11 Church Street	Goffstown	NH	03045	Traditional	2/1/1966
Hanover Street	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0011.00	3 - Middle	835 Hanover Street	Manchester	NH	03104	Traditional	11/4/1968
Hudson	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0122.01	3 - Middle	71 Lowell Road	Hudson	NH	03051	Traditional	8/24/1964
Main Street Nashua	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0107.00	1 - Low	238 Main Street	Nashua	NH	03060	Traditional	12/30/1965
Merrimack	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0141.02	4 - Upper	268 DW Highway South	Merrimack	NH	03054	Traditional	1/1/1964
Milford NH	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0162.04	3 - Middle	173 Elm Street	Milford	NH	03055	Traditional	1/28/1978
North Elm Street	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	2004.00	3 - Middle	1550 North Elm Street	Manchester	NH	03104	Traditional	9/20/1977
South Willow	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0025.00	2 - Moderate	688 South Willow Street	Manchester	NH	03103	Traditional	2/17/2009
Southgate Plaza	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0111.02	2 - Moderate	277 DW Highway	Nashua	NH	03060	Traditional	2/13/1971
Trafalgar Square	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0102.01	3 - Middle	One Trafalgar Square	Nashua	NH	03063	Traditional	12/3/1984
Capital Plaza	99999 Non	99999 Non Metro NH	NA	NA	33	013	Merrimack	0323.00	3 - Middle	1 Capital Plz Ste 4	Concord	NH	03301	Traditional	6/23/1852
Claremont	99999 Non	99999 Non Metro NH	NA	NA	33	019	Sullivan	9759.02	2 - Moderate	74 Pleasant Street	Claremont	NH	03743	Traditional	11/7/1933
Colebrook	99999 Non	99999 Non Metro NH	NA	NA	33	007	Coos	9502.00	2 - Moderate	104 Main Street	Colebrook	NH	03576	Traditional	1/1/1800
Henniker	99999 Non	99999 Non Metro NH	NA	NA	33	013	Merrimack	0400.00	4 - Upper	4 Western Avenue	Henniker	NH	03242	Traditional	8/20/1984
Hooksett	99999 Non	99999 Non Metro NH	NA	NA	33	013	Merrimack	0030.06	3 - Middle	1283 Hooksett Road	Hooksett	NH	03106	Traditional	4/2/1973
Laconia	99999 Non	99999 Non Metro NH	NA	NA	33	001	Bellknap	9659.00	2 - Moderate	587 Main Street	Laconia	NH	03246	Traditional	1/1/1889
Lincoln	99999 Non	99999 Non Metro NH	NA	NA	33	009	Grafton	9604.02	2 - Moderate	10 Lumber Yard Rd.	Lincoln	NH	03251	Traditional	9/12/1963
Loudon Road	99999 Non	99999 Non Metro NH	NA	NA	33	013	Merrimack	0441.00	2 - Moderate	188 Loudon Road	Concord	NH	03301	Traditional	5/10/1976
McKee Square	99999 Non	99999 Non Metro NH	NA	NA	33	013	Merrimack	0321.00	3 - Middle	88 South Street	Concord	NH	03301	Traditional	7/28/1975
Meredith	99999 Non	99999 Non Metro NH	NA	NA	33	001	Bellknap	9652.00	3 - Middle	66 New Hampshire Route 25	Meredith	NH	03253	Traditional	11/9/1974
North Conway	99999 Non	99999 Non Metro NH	NA	NA	33	003	Carroll	9553.01	2 - Moderate	2779 White Mountain Highway	North Conway	NH	03860	Traditional	6/3/1963

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Pittsfield	99999 Non	99999 Non Metro NH	NA	NA	33	013	Merrimack	0350.00	3 - Middle	54 Main Street	Pittsfield	NH	03263	Traditional	1/1/1851
Plymouth NH	99999 Non	99999 Non Metro NH	NA	NA	33	009	Grafton	9610.01	2 - Moderate	20 Highland Street	Plymouth	NH	03264	Traditional	1/1/1934
West Lebanon	99999 Non	99999 Non Metro NH	NA	NA	33	009	Grafton	9618.01	3 - Middle	1 Interchange Drive Suite 1	West Lebanon	NH	03784	Traditional	7/24/1986
Wolfeboro	99999 Non	99999 Non Metro NH	NA	NA	33	003	Carroll	9561.01	3 - Middle	70 South Main Street	Wolfeboro	NH	03894	Traditional	3/6/1906
Berkeley Heights	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0382.02	4 - Upper	441 Springfield Avenue	Berkeley Heights	NJ	07922	Traditional	Investors Acqui
Bloomfield NJ	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0154.00	3 - Middle	347 Broad Street	Bloomfield	NJ	07003	Traditional	Investors Acqui
Cedar Grove	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0214.00	4 - Upper	310 Pompton Avenue	Cedar Grove	NJ	07009	Traditional	Investors Acqui
Chatham	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	027	Morris	0428.00	4 - Upper	169 Main Street	Chatham	NJ	07928	Traditional	Investors Acqui
Chestnut	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0069.00	2 - Moderate	275 Chestnut Street	Newark	NJ	07106	Traditional	Investors Acqui
Clark Central	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0363.01	3 - Middle	77 Central Avenue	Clark	NJ	07066	Traditional	Investors Acqui
Clinton NJ	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	019	Hunterdon	0108.01	4 - Upper	55 Old Highway 22	Clinton	NJ	08809	Traditional	Investors Acqui
Cranford	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0372.00	4 - Upper	105 North Avenue West	Cranford	NJ	07016	Traditional	Investors Acqui
Denville Station	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	027	Morris	0415.00	4 - Upper	276 East Main Street, Suite # 3	Denville	NJ	07834	Traditional	Investors Acqui
East Orange	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0113.00	1 - Low	27 Prospect Street	East Orange	NJ	07017	Traditional	Investors Acqui
Elizabeth	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0307.04	1 - Low	51 South Broad Street	Elizabeth	NJ	07202	Traditional	Investors Acqui
Hillside-Liberty Ave.	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0324.02	2 - Moderate	1300 Liberty Avenue	Hillside	NJ	07205	Traditional	Investors Acqui
Lafayette	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0077.00	1 - Low	255 Lafayette Street	Newark	NJ	07105	Traditional	Investors Acqui
Livingston Plaza	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0206.00	4 - Upper	24 E Northfield Road	Livingston	NJ	07039	Traditional	Investors Acqui
Madison NJ	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	027	Morris	0430.00	4 - Upper	134 Main Street	Madison	NJ	07940	Traditional	Investors Acqui
Millburn	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0202.00	4 - Upper	45 Essex Street	Millburn	NJ	07041	Traditional	Investors Acqui
Montclair	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0168.00	3 - Middle	554 Bloomfield Avenue	Montclair	NJ	07042	Traditional	Investors Acqui
Morris Plains	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	027	Morris	0423.01	4 - Upper	453 Speedwell Avenue	Morris Plains	NJ	07950	Traditional	Investors Acqui
Morristown	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	027	Morris	0438.02	3 - Middle	45 Washington Street	Morristown	NJ	07960	Traditional	Investors Acqui
New Providence	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0381.04	4 - Upper	1291 Springfield Avenue	New Providence	NJ	07974	Traditional	Investors Acqui
Nutley	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0139.00	3 - Middle	213 Harrison Street	Nutley	NJ	07110	Traditional	Investors Acqui
Plainfield NJ	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0393.02	1 - Low	130 Watchung Avenue	Plainfield	NJ	07060	Traditional	Investors Acqui
Roxbury	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	027	Morris	0455.03	4 - Upper	2 Commerce Boulevard	Succasunna	NJ	07876	Traditional	Investors Acqui
Sanford	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0022.02	1 - Low	829 Sanford Avenue	Newark	NJ	07106	Traditional	Investors Acqui
Scotch Plains	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0384.00	4 - Upper	437 Park Avenue	Scotch Plains	NJ	07076	Traditional	Investors Acqui
South Orange	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0193.00	4 - Upper	79 South Orange Avenue	South Orange	NJ	07079	Traditional	Investors Acqui
Springfield Morris Ave	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0375.00	3 - Middle	193 Morris Avenue, FL 1	Springfield	NJ	07081	Traditional	Investors Acqui
Stirling	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	027	Morris	0441.02	4 - Upper	1153 Valley Road, Suite # 6	Stirling	NJ	07980	Traditional	Investors Acqui
Stuyvesant Village	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0120.00	2 - Moderate	1065 Stuyvesant Avenue	Irvington	NJ	07111	Traditional	Investors Acqui
Summit	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0378.00	4 - Upper	393 Springfield Avenue	Summit	NJ	07901	Traditional	Investors Acqui
Supreme	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0121.00	1 - Low	1331 Springfield Avenue	Irvington	NJ	07111	Traditional	Investors Acqui
Union 125	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0331.00	3 - Middle	977 Stuyvestant Avenue	Union	NJ	07083	Traditional	Investors Acqui
Union Rt. 22	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	039	Union	0330.00	3 - Middle	2441 A Route 22 W	Union	NJ	07083	Traditional	Investors Acqui
West Caldwell	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0218.02	4 - Upper	820 Bloomfield Avenue	West Caldwell	NJ	07006	Traditional	Investors Acqui
Whitehouse	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	019	Hunterdon	0111.00	3 - Middle	3563 Route 22 E	Whitehouse	NJ	08888	Traditional	Investors Acqui
Avenel	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0027.01	2 - Moderate	1330 St. Georges Avenue	Avenel	NJ	07001	Traditional	Investors Acqui
Brick	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	029	Ocean	7139.00	3 - Middle	639 Brick Boulevard	Brick	NJ	08723	Traditional	Investors Acqui
Carteret	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0036.01	2 - Moderate	130 Washington Avenue	Carteret	NJ	07008	Traditional	Investors Acqui
Colonia	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0023.01	4 - Upper	636 Inman Avenue	Colonia	NJ	07067	Traditional	Investors Acqui
Colts Neck	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8099.01	4 - Upper	360 State Route 34	Colts Neck	NJ	07722	Traditional	Investors Acqui
Deal	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8124.00	4 - Upper	88 Norwood Avenue	Deal	NJ	07723	Traditional	Investors Acqui
East Brunswick	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0067.01	4 - Upper	645 Route 18	East Brunswick	NJ	08816	Traditional	Investors Acqui
EDISON	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0015.02	3 - Middle	1819 ROUTE 27	Edison	NJ	08817	Traditional	2/9/2009
Edison-Clara Barton	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0019.03	2 - Moderate	946 Amboy Avenue	Edison	NJ	08837	Traditional	Investors Acqui
Freehold	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8106.00	3 - Middle	3265 Highway 9	Freehold	NJ	07728	Traditional	Investors Acqui
Jackson	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	029	Ocean	7171.01	3 - Middle	130 N County Line Road	Jackson	NJ	08527	Traditional	Investors Acqui
Lakewood	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	029	Ocean	7158.00	2 - Moderate	425 Route 70	Lakewood	NJ	08701	Traditional	Investors Acqui
Lakewood-Madison Ave	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	029	Ocean	7153.04	1 - Low	605 Madison Avenue	Lakewood	NJ	08701	Traditional	Investors Acqui
Long Branch	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8058.00	1 - Low	169 Broadway	Long Branch	NJ	07740	Traditional	Investors Acqui
Marlboro	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8095.06	3 - Middle	10 Route 9 North	Morganville	NJ	07751	Traditional	Investors Acqui
Middletown NJ	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8011.00	4 - Upper	192 Kings Highway	Middletown	NJ	07748	Traditional	Investors Acqui
North Brunswick	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0062.04	2 - Moderate	1500 Finnegans Lane	North Brunswick	NJ	08902	Traditional	Investors Acqui
Old Bridge	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0079.10	3 - Middle	343 Matawan Road	Matawan	NJ	07747	Traditional	Investors Acqui

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Perth Amboy	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0045.01	1 - Low	598 State Street	Perth Amboy	NJ	08861	Traditional	Investors Acqui
Piscataway	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0006.03	4 - Upper	565 Stelton Road	Piscataway	NJ	08854	Traditional	Investors Acqui
Pluckemin	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	035	Somerset	0529.06	4 - Upper	375 US Highway 202/206	Pluckemin	NJ	07978	Traditional	Investors Acqui
Point Pleasant	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	029	Ocean	7113.00	3 - Middle	2147 Bridge Avenue	Pt Pleasant	NJ	08742	Traditional	Investors Acqui
Red Bank	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8036.01	5 - NA	20 White Street	Red Bank	NJ	07701	Traditional	Investors Acqui
Somerset	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	035	Somerset	0543.01	3 - Middle	151 Pierce Street	Somerset	NJ	08873	Traditional	Investors Acqui
South Plainfield	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0009.01	4 - Upper	2449 Plainfield Ave	South Plainfield	NJ	07080	Traditional	Investors Acqui
Spring Lake Heights	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8089.01	4 - Upper	1001 Highway 71	Spring Lake	NJ	07762	Traditional	Investors Acqui
Toms River-Fischer	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	029	Ocean	7227.02	3 - Middle	874 Fischer Boulevard	Toms River	NJ	08753	Traditional	Investors Acqui
Toms River-West	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	029	Ocean	7230.00	3 - Middle	864 Route 37 W	Toms River	NJ	08755	Traditional	Investors Acqui
Wall	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8087.01	4 - Upper	2426 Highway 34	Manasquan	NJ	08736	Traditional	Investors Acqui
Whiting	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	029	Ocean	7201.05	2 - Moderate	451 Lacey Road	Whiting	NJ	08759	Traditional	Investors Acqui
Bayonne	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	017	Hudson	0102.00	4 - Upper	1067 Broadway	Bayonne	NJ	07002	Traditional	Investors Acqui
Clifton NJ	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	031	Passaic	1248.00	3 - Middle	500 Clifton Avenue	Clifton	NJ	07011	Traditional	Investors Acqui
East Rutherford	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	003	Bergen	0120.01	3 - Middle	246 Hackensack Street	East Rutherford	NJ	07073	Traditional	Investors Acqui
Woodbridge NJ	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	023	Middlesex	0030.02	3 - Middle	575 Main Street	Woodbridge	NJ	07095	Traditional	Investors Acqui
Englewood	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	003	Bergen	0154.01	2 - Moderate	108 Engle Street	Englewood	NJ	07631	Traditional	Investors Acqui
FORT LEE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	003	Bergen	0192.02	3 - Middle	204 Main Street	Fort Lee	NJ	07024	Traditional	10/24/2005
Garfield	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	003	Bergen	0212.00	3 - Middle	1 Outwater Lane	Garfield	NJ	07026	Traditional	Investors Acqui
Hackensack	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	003	Bergen	0231.00	3 - Middle	70 Hackensack Avenue	Hackensack	NJ	07601	Traditional	Investors Acqui
Hoboken	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	017	Hudson	0183.01	4 - Upper	221 River Street, Suite # 3	Hoboken	NJ	07030	Traditional	Investors Acqui
Jersey City	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	017	Hudson	0068.00	2 - Moderate	360 Martin Luther King Drive, Suite # 7H	Jersey City	NJ	07305	Traditional	Investors Acqui
Kearny	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	017	Hudson	0128.00	2 - Moderate	300 Bergen Avenue	Kearny	NJ	07032	Traditional	Investors Acqui
Lyndhurst NJ	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	003	Bergen	0311.00	4 - Upper	123 Ridge Road	Lyndhurst	NJ	07071	Traditional	Investors Acqui
NEWPORT-PAVONIA	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	34	017	Hudson	0077.03	4 - Upper	89 RIVER DRIVE S	Jersey City	NJ	07310	Traditional	12/21/2006
Bordentown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7017.00	3 - Middle	213 US Highway 130	Bordentown	NJ	08505	Traditional	Investors Acqui
Camden	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	007	Camden	6104.00	1 - Low	330 Cooper Street	Camden	NJ	08102	Traditional- Digital Firs	2/26/2024
Columbus	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7014.02	3 - Middle	23201 Columbus Road	Columbus	NJ	08022	Traditional	Investors Acqui
Coopers Plaza	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	007	Camden	6075.05	4 - Upper	79 Route 73	Voorhees	NJ	08043	Traditional	1/22/2007
Delran	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7006.02	3 - Middle	80 Hartford Road	Moorestown	NJ	08057	Traditional	Investors Acqui
Garden State	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	007	Camden	6032.02	3 - Middle	2030 MARLTON PIKE W	Cherry Hill	NJ	08002	Traditional	10/23/2006
Glassboro	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	015	Gloucester	5014.05	4 - Upper	680 Delsea Drive N	Glassboro	NJ	08028	Traditional	Investors Acqui
Gloucester Township Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	007	Camden	6084.03	4 - Upper	515 Berlin-Cross Keys Road	Sicklerville	NJ	08081	In-Store	12/16/2003
Greentree	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7040.04	3 - Middle	980 Route 73 N	Marlton	NJ	08053	Traditional	1/1/1869
Haddon Heights	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	007	Camden	6060.00	4 - Upper	131 White Horse Pike	Haddon Heights	NJ	08035	Traditional	7/6/1977
Maple Shade	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7004.03	3 - Middle	124 East Main Street	Maple Shade	NJ	08052	Traditional	Investors Acqui
Marlton Crossing	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7040.06	3 - Middle	301 South Route 73	Marlton	NJ	08053	Traditional	5/30/1989
Medford	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7038.01	4 - Upper	415 Stokes Road	Medford	NJ	08055	Traditional	Investors Acqui
Medford Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7038.02	4 - Upper	175 Route 70	Medford	NJ	08055	In-Store	9/22/2004
Medford Elmwood Plaza	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7040.09	3 - Middle	791 E. Route 70	Marlton	NJ	08053	Traditional	10/21/2005
Mount Holly Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7026.01	3 - Middle	555 High Street, 1A	Mount Holly	NJ	08060	In-Store	9/8/2004
Mt. Laurel	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7029.15	3 - Middle	3100 Route 38	Mount Laurel	NJ	08054	Traditional	Investors Acqui
Sewell (Washington Twp)	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	015	Gloucester	5012.02	4 - Upper	301 Greentree Road	Sewell	NJ	08080	Traditional	Investors Acqui
Voorhees	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	007	Camden	6075.06	3 - Middle	1120 White Horse Road	Voorhees	NJ	08043	Traditional	8/6/1973
Williamstown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	015	Gloucester	5016.03	4 - Upper	425 North Black Horse Pike	Williamstown	NJ	08094	Traditional	Investors Acqui
Chambersburg	45940	Trenton-Princeton, NJ	NA	NA	34	021	Mercer	0007.00	2 - Moderate	485 Hamilton Avenue	Trenton	NJ	08609	Traditional	Investors Acqui
East Windsor	45940	Trenton-Princeton, NJ	NA	NA	34	021	Mercer	0044.06	3 - Middle	18 Princeton-Highstown Road	East Windsor	NJ	08520	Traditional	Investors Acqui
Hamilton Center City	45940	Trenton-Princeton, NJ	NA	NA	34	021	Mercer	0030.09	2 - Moderate	1155 Whitehorse-Mercerville Road	Hamilton	NJ	08619	Traditional	Investors Acqui
Lawrenceville NJ	45940	Trenton-Princeton, NJ	NA	NA	34	021	Mercer	0033.01	4 - Upper	160 Lawrenceville Pennington Rd, Ste 14	Lawrenceville	NJ	08648	Traditional	Investors Acqui
Mercerville	45940	Trenton-Princeton, NJ	NA	NA	34	021	Mercer	0030.06	3 - Middle	500 Route 33	Mercerville	NJ	08619	Traditional	Investors Acqui
Princeton	45940	Trenton-Princeton, NJ	NA	NA	34	021	Mercer	0040.00	4 - Upper	182 Nassau Street	Princeton	NJ	08542	Traditional	6/27/2022
Robbinsville-Rt. 33	45940	Trenton-Princeton, NJ	NA	NA	34	021	Mercer	0043.11	4 - Upper	2344 Route 33	Robbinsville	NJ	08691	Traditional	Investors Acqui
West Trenton	45940	Trenton-Princeton, NJ	NA	NA	34	021	Mercer	0037.08	3 - Middle	79 West Upper Ferry Road	West Trenton	NJ	08628	Traditional	Investors Acqui
Yardville	45940	Trenton-Princeton, NJ	NA	NA	34	021	Mercer	0030.03	3 - Middle	4500 S Broad Street	Trenton	NJ	08620	Traditional	Investors Acqui
Albany Downtown	10580	Albany-Schenectady-Troy, NY	NA	NA	36	001	Albany	0011.00	5 - NA	41 State Street	Albany	NY	12207	Traditional	7/12/2021
Clifton Park	10580	Albany-Schenectady-Troy, NY	NA	NA	36	091	Saratoga	0625.09	4 - Upper	1 Municipal Plaza	Clifton Park	NY	12065	Traditional	7/1/1982
Colonie	10580	Albany-Schenectady-Troy, NY	NA	NA	36	001	Albany	0140.01	3 - Middle	1440 Central Avenue	Albany	NY	12205	Traditional	7/1/1982

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Delmar	10580	Albany-Schenectady-Troy, NY	NA	NA	36	001	Albany	0142.01	4 - Upper	164 Delaware Avenue	Delmar	NY	12054	Traditional	7/1/1982
East Greenbush	10580	Albany-Schenectady-Troy, NY	NA	NA	36	083	Rensselaer	0524.07	4 - Upper	580 Columbia Turnpike, Ste.101	E. Greenbush	NY	12061	Traditional	11/1/1974
Latham Farms	10580	Albany-Schenectady-Troy, NY	NA	NA	36	001	Albany	0135.11	4 - Upper	882 New Loudon Road	Latham	NY	12110	Traditional	6/30/1987
Loudonville	10580	Albany-Schenectady-Troy, NY	NA	NA	36	001	Albany	0137.07	4 - Upper	265 Osborne Road	Loudonville	NY	12211	Traditional	6/30/1986
N Greenbush Hannaford	10580	Albany-Schenectady-Troy, NY	NA	NA	36	083	Rensselaer	0523.05	2 - Moderate	40 Main Avenue	Wynantskill	NY	12198	In-Store	12/17/1996
Niskayuna Hannaford	10580	Albany-Schenectady-Troy, NY	NA	NA	36	093	Schenectady	0319.02	3 - Middle	3333 Consaul Road	Niskayuna	NY	12309	In-Store	12/17/1996
North Troy Hannaford	10580	Albany-Schenectady-Troy, NY	NA	NA	36	083	Rensselaer	0401.00	1 - Low	9 126th St	Troy	NY	12182	In-Store	6/24/2002
Pine Hills	10580	Albany-Schenectady-Troy, NY	NA	NA	36	001	Albany	0005.02	2 - Moderate	501 Western Avenue	Albany	NY	12203	Traditional	7/1/1982
Rotterdam	10580	Albany-Schenectady-Troy, NY	NA	NA	36	093	Schenectady	0333.00	2 - Moderate	1725 Altamont Ave	Schenectady	NY	12303	Traditional	11/23/2004
Saratoga	10580	Albany-Schenectady-Troy, NY	NA	NA	36	091	Saratoga	0610.02	3 - Middle	1 Ballston Ave	Saratoga Springs	NY	12866	Traditional	7/1/1982
Schoolhouse Road	10580	Albany-Schenectady-Troy, NY	NA	NA	36	001	Albany	0146.09	4 - Upper	1516 Western Avenue	Albany	NY	12203	Traditional	2/14/1975
Slingerlands	10580	Albany-Schenectady-Troy, NY	NA	NA	36	001	Albany	0141.00	4 - Upper	1375 New Scotland Road	Slingerlands	NY	12159	Traditional	6/2/1997
Binghamton West	13780	Binghamton, NY	NA	NA	36	007	Broome	0001.00	2 - Moderate	247 Main Street	Binghamton	NY	13905	Traditional	6/29/1968
Endicott	13780	Binghamton, NY	NA	NA	36	007	Broome	0135.00	1 - Low	1001 North Street	Endicott	NY	13760	Traditional	1/1/1976
Vestal East	13780	Binghamton, NY	NA	NA	36	007	Broome	0143.01	4 - Upper	3212 Vestal Parkway E.	Vestal	NY	13850	Traditional	11/22/1974
Cheektowaga Galleria	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0107.00	3 - Middle	1722 Walden Avenue	Cheektowaga	NY	14225	Traditional	3/3/1997
Creekside	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0091.07	2 - Moderate	2797 Niagara Falls Blvd	Amherst	NY	14228	Traditional	11/1/1795
East Amherst	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0090.10	4 - Upper	9430 Transit Road	East Amherst	NY	14051	Traditional	11/17/1995
East Aurora	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0140.00	4 - Upper	212 Main Street	East Aurora	NY	14052	Traditional	6/28/1996
Elmwood Hertel	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0050.00	3 - Middle	1893 Elmwood Avenue	Buffalo	NY	14207	Traditional	10/27/1995
George Urban Plaza	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0097.01	3 - Middle	2040 George Urban Blvd	Depew	NY	14043	Traditional	7/14/1990
Georgetown Square	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0096.02	4 - Upper	5225 Sheridan Drive	Williamsville	NY	14221	Traditional	6/25/1994
Grand Island Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0073.04	4 - Upper	2140 Grand Island Blvd	Grand Island	NY	14072	In-Store	3/17/2003
Kenmore	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0082.02	2 - Moderate	3494 Delaware Ave	Tonawanda	NY	14217	Traditional	10/3/1997
Liberty	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0165.00	3 - Middle	6 Fountain Plaza	Buffalo	NY	14202	Traditional	3/16/1992
Lockport	15380	Buffalo-Cheektowaga, NY	NA	NA	36	063	Niagara	0234.01	3 - Middle	5793 S. Transit Street	Lockport	NY	14094	Traditional	2/14/2000
Main Transit	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0096.01	5 - NA	6850 Main Street	Williamsville	NY	14221	Traditional	7/14/1990
Maple Road Amherst Tops Trans	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0090.12	4 - Upper	2351 Maple Rd	Amherst	NY	14221	In-Store	9/12/2003
Niagara Falls	15380	Buffalo-Cheektowaga, NY	NA	NA	36	063	Niagara	0223.00	3 - Middle	8298 Niagara Falls Blvd	Niagara Falls	NY	14304	Traditional	9/23/1996
Northtown	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0092.00	3 - Middle	3180 Sheridan Blvd	Amherst	NY	14226	Traditional	6/19/1995
Orchard Park Rd W Seneca Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0120.01	4 - Upper	355 Orchard Park Rd	West Seneca	NY	14224	In-Store	10/31/2003
Orchard Park Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0137.02	4 - Upper	3201 Southwestern Blvd	Orchard Park	NY	14127	In-Store	4/28/2003
Portage Road Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	063	Niagara	0205.00	2 - Moderate	1000 Portage Rd	Niagara Falls	NY	14301	In-Store	3/17/2003
South Park Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0002.00	2 - Moderate	1460 South Park Avenue	Buffalo	NY	14220	In-Store	3/31/2003
Tonawanda	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0077.00	3 - Middle	20 Main Street	Tonawanda	NY	14150	Traditional	6/2/1997
Transit Losson	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0108.04	3 - Middle	4964 Transit Road	Depew	NY	14043	Traditional	11/17/1995
West Seneca	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0118.00	3 - Middle	1251 Union Road	West Seneca	NY	14224	Traditional	7/14/1990
Hamburg	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0132.02	4 - Upper	6000 South Park Avenue	Hamburg	NY	14075	Traditional	6/15/1991
Queensbury	24020	Glens Falls, NY	NA	NA	36	113	Warren	0707.01	3 - Middle	771 Upper Glen St.	Queensbury	NY	12804	Traditional	6/15/1970
Ithaca Tops	27060	Ithaca, NY	NA	NA	36	109	Tompkins	0006.00	4 - Upper	2300 N. Triphammer Road	Ithaca	NY	14850	In-Store	11/7/2022
Kingston NY	28740	Kingston, NY	NA	NA	36	111	Ulster	9524.00	3 - Middle	273 Wall Street	Kingston	NY	12401	Traditional	1/1/1874
Beacon	28880	Kiryas Joel-Poughkeepsie-Newburgh, NY	NA	NA	36	027	Dutchess	2101.01	3 - Middle	344 Main Street	Beacon	NY	12508	Traditional	1/1/1866
Fishkill	28880	Kiryas Joel-Poughkeepsie-Newburgh, NY	NA	NA	36	027	Dutchess	0602.02	3 - Middle	463 Route 9	Fishkill	NY	12524	Traditional	3/24/1975
Red Oaks Mill	28880	Kiryas Joel-Poughkeepsie-Newburgh, NY	NA	NA	36	027	Dutchess	1407.00	4 - Upper	32 Vassar Road	Poughkeepsie	NY	12603	Traditional	3/18/1972
Meadow Hill	28880	Kiryas Joel-Poughkeepsie-Newburgh, NY	NA	NA	36	071	Orange	0104.00	2 - Moderate	1416 Route 300	Newburgh	NY	12550	Traditional	4/8/1972
Middletown East	28880	Kiryas Joel-Poughkeepsie-Newburgh, NY	NA	NA	36	071	Orange	0113.01	2 - Moderate	253 Route 211 East	Middletown	NY	10940	Traditional	8/3/1974
Vails Gate	28880	Kiryas Joel-Poughkeepsie-Newburgh, NY	NA	NA	36	071	Orange	0126.02	3 - Middle	406 Windsor Hwy	Vails Gate	NY	12584	Traditional	6/15/1968
BOHEMIA	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	103	Suffolk	1466.07	2 - Moderate	4040 VETERANS MEMORIAL HIGHWAY	Bohemia	NY	11716	Traditional	10/2/1972
CARLE PLACE	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	4073.01	3 - Middle	857 EAST GATE BOULEVARD	Garden City	NY	11530	Traditional	7/17/1970
COMMACK	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	103	Suffolk	1121.03	3 - Middle	5880 JERICHO TURNPIKE	Commack	NY	11725	Traditional	3/31/1978
EAST SETAUKET	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	103	Suffolk	1597.00	4 - Upper	300 MAIN STREET, SUITE 1	East Setauket	NY	11733	Traditional	12/29/1975
Franklin Square	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	4055.00	3 - Middle	675 Hempstead Turnpike	Franklin Square	NY	11010	Traditional	Investors Acqui
GREAT NECK	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	3007.00	3 - Middle	57 MIDDLE NECK ROAD	Great Neck	NY	11021	Traditional	9/24/1984
HAMPTON BAYS	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	103	Suffolk	1906.03	3 - Middle	248 WEST MONTAUK HIGHWAY	Hampton Bays	NY	11946	Traditional	7/19/1973
HUNTINGTON VILLAGE	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	103	Suffolk	1102.00	4 - Upper	355 WEST MAIN STREET	Huntington	NY	11743	Traditional	3/19/1976
Islandia	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	103	Suffolk	1458.04	2 - Moderate	2929 Expressway Drive North, Suite # 101	Islandia	NY	11749	Traditional	Investors Acqui
LAKE RONKONKOMA	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	103	Suffolk	1585.02	2 - Moderate	395 PORTION ROAD	Ronkonkoma	NY	11779	Traditional	6/10/1971

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
LEVITTOWN (NY)	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	4092.00	3 - Middle	3130 HEMPSTEAD TURNPIKE	Levittown	NY	11756	Traditional	10/28/1960
Manhasset	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	3019.00	4 - Upper	1577 Northern Boulevard	Manhasset	NY	11030	Traditional	Investors Acqui
Merrick	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	4152.02	4 - Upper	2150 Merrick Road	Merrick	NY	11566	Traditional	Investors Acqui
Mineola	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	3037.00	3 - Middle	190 East Jericho Turnpike	Mineola	NY	11501	Traditional	Investors Acqui
ROCKVILLE CENTRE	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	4123.01	3 - Middle	330 SUNRISE HIGHWAY	Rockville Centre	NY	11570	Traditional	10/31/2005
SYOSSET	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	5184.00	4 - Upper	603 JERICHO TURNPIKE	Syosset	NY	11791	Traditional	10/17/1988
VALLEY STREAM	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	4109.00	3 - Middle	750 WEST SUNRISE HIGHWAY, SUITE 411	Valley Stream	NY	11581	Traditional	11/16/1974
Wantagh	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	059	Nassau	4097.00	3 - Middle	1164 Wantagh Avenue	Wantagh	NY	11793	Traditional	Investors Acqui
1133 AVE OF THE AMERICAS	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0119.00	5 - NA	1133 AVE OF THE AMERICAS	New York	NY	10036	Traditional	2/1/1936
1301 Avenue of Americas	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0131.00	4 - Upper	1301 Avenue Of The Americas	New York	NY	10019	Private Bank	7/14/2025
18th Avenue	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0252.00	2 - Moderate	6402 18th Avenue	Brooklyn	NY	11204	Traditional	Investors Acqui
3RD AVE & 40TH STREET	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0088.00	4 - Upper	617 3RD AVENUE	New York	NY	10158	Traditional	4/10/1963
3RD AVE & 92ND STREET	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0058.00	3 - Middle	9201 3RD AVE	Brooklyn	NY	11209	Traditional	6/1/1962
3rd Avenue	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0068.00	3 - Middle	7123 3rd Avenue	Brooklyn	NY	11209	Traditional	Investors Acqui
57TH STREET	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0137.00	4 - Upper	250 West 57th Street	New York	NY	10107	Traditional	1/1/1900
5th Avenue	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0136.00	4 - Upper	7826 5th Avenue	Brooklyn	NY	11209	Traditional	Investors Acqui
7TH AVENUE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0109.00	4 - Upper	518 FASHION AVENUE	New York	NY	10018	Traditional	11/14/1949
86TH ST & 23RD AVE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0298.00	2 - Moderate	2301 86TH STREET	Brooklyn	NY	11214	Traditional	4/15/1948
86TH ST & 3RD AVE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0148.01	4 - Upper	186 EAST 86TH STREET	New York	NY	10028	Traditional	5/12/1942
8TH AVE & 14TH STREET	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0081.00	4 - Upper	80 8TH AVENUE	New York	NY	10011	Traditional	8/1/1933
95TH STREET & AMSTERDAM	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0181.00	4 - Upper	721 AMSTERDAM AVENUE	New York	NY	10025	Traditional	1/1/1900
Astoria-31st Street	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	0115.00	4 - Upper	23-02 31st Street	Astoria	NY	11105	Traditional	Investors Acqui
Astoria-Broadway-Marathon	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	0061.00	3 - Middle	31-01 Broadway	Astoria	NY	11106	Traditional	Investors Acqui
Flatbush & Fulton	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0037.00	4 - Upper	2 Flatbush Avenue	Brooklyn	NY	11217	Traditional	Investors Acqui
Avenue J	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0530.00	2 - Moderate	1201 Avenue J	Brooklyn	NY	11230	Traditional	Investors Acqui
Avenue M	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0768.00	2 - Moderate	1421 Avenue M	Brooklyn	NY	11230	Traditional	Investors Acqui
AVENUE U	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0580.00	3 - Middle	1702 AVENUE U	Brooklyn	NY	11229	Traditional	4/23/1945
Bayside-Bell Blvd.	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	1467.00	3 - Middle	43-08 Bell Boulevard	Bayside	NY	11361	Traditional	Investors Acqui
Boro Park	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0222.00	1 - Low	4624 13th Avenue	Brooklyn	NY	11219	Traditional	Investors Acqui
BOSTON ROAD	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	005	Bronx	0358.00	3 - Middle	3478 BOSTON ROAD	Bronx	NY	10469	Traditional	1/1/1900
BOWLING GREEN	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0009.00	4 - Upper	26 BROADWAY	New York	NY	10004	Traditional	2/1/1936
Brighton Beach	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0360.01	2 - Moderate	272 Brighton Beach Avenue	Brooklyn	NY	11235	Traditional	Investors Acqui
BRONXVILLE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	119	Westchester	0046.00	4 - Upper	74 PONDFIELD ROAD	Bronxville	NY	10708	Traditional	9/29/1986
Bulls Head	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	085	Richmond	0291.06	4 - Upper	2200 Richmond Avenue	Staten Island	NY	10314	Traditional	Investors Acqui
CANAL STREET	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0041.00	3 - Middle	235 CANAL STREET	New York	NY	10013	Traditional	4/11/1977
Carroll Gardens	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0077.00	4 - Upper	431-433 Court Street	Brooklyn	NY	11231	Traditional	Investors Acqui
CHAMBERS/TRIBECA	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0033.00	4 - Upper	110 WEST BROADWAY	New York	NY	10013	Traditional	5/22/1907
CHELSEA	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0058.00	4 - Upper	800 6TH AVENUE	New York	NY	10001	Traditional	12/6/2004
CITY CENTER	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	119	Westchester	0094.00	2 - Moderate	1 CITY PLACE	White Plains	NY	10601	Traditional	1/16/2007
CROSBY	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	005	Bronx	0266.02	2 - Moderate	1756 CROSBY AVENUE	Bronx	NY	10461	Traditional	1/1/1900
DELANCEY	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0018.00	1 - Low	101 DELANCEY STREET	New York	NY	10002	Traditional	6/8/2020
Dyker Heights	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0200.00	3 - Middle	7414 13th Avenue	Brooklyn	NY	11228	Traditional	Investors Acqui
EAST VILLAGE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0038.00	2 - Moderate	143 SECOND AVENUE	New York	NY	10003	Traditional	1/7/1949
EAST YONKERS	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	119	Westchester	0014.01	4 - Upper	778 YONKERS AVENUE	Yonkers	NY	10704	Traditional	6/11/1947
ELMHURST	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	0473.00	3 - Middle	87-03 QUEENS BOULEVARD	Elmhurst	NY	11373	Traditional	12/19/1983
FLATBUSH & NOSTRAND	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0786.01	3 - Middle	1545 FLATBUSH AVENUE	Brooklyn	NY	11210	Traditional	11/13/1965
Flatiron	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0074.00	4 - Upper	267 5th Avenue	New York	NY	10016	Traditional	Investors Acqui
FORDHAM	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	005	Bronx	0401.00	1 - Low	1 EAST FORDHAM ROAD	Bronx	NY	10468	Traditional	1/1/1900
FOREST HILLS	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	0711.00	4 - Upper	107-19 CONTINENTAL AVENUE	Forest Hills	NY	11375	Traditional	3/24/1975
FREDERICK DOUGLASS BOULEVARD	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0197.02	4 - Upper	2063 FREDERICK DOUGLASS BOULEVARD	New York	NY	10026	Traditional	8/4/2008
GEORGETOWNE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0696.01	3 - Middle	2145 RALPH AVENUE	Brooklyn	NY	11234	Traditional	3/16/1970
New Hyde Park	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	059	Nassau	3028.00	3 - Middle	1596 Union Turnpike Suite 200	New Hyde Park	NY	11040	Traditional	12/13/1971
GRAMERCY	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0068.00	4 - Upper	302 3RD AVENUE	New York	NY	10010	Traditional	12/1/2008
Grasmere	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	085	Richmond	0070.01	4 - Upper	1556 Hylan Boulevard	Staten Island	NY	10305	Traditional	Investors Acqui
Greenpoint	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0575.00	3 - Middle	896 Manhattan Avenue	Brooklyn	NY	11222	Traditional	Investors Acqui
HILLSIDE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	0238.00	2 - Moderate	14702 HILLSIDE AVENUE	Jamaica	NY	11435	Traditional	8/15/1955
Kings Bay	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0596.00	3 - Middle	3780 Nostrand Avenue	Brooklyn	NY	11235	Traditional	Investors Acqui

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
79th and 2nd	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0134.00	4 - Upper	1510 Second Avenue	New York	NY	10075	Traditional	9/17/1984
LONG ISLAND CITY	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	0033.01	4 - Upper	24-15 QUEENS PLAZA NORTH	Long Island City	NY	11101	Traditional	6/8/2020
Maspeth	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	0493.02	3 - Middle	6971 & 6973 Grand Ave	Maspeth	NY	11378	Traditional	Investors Acqui
MONTAGUE STREET	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0009.00	4 - Upper	174 MONTAGUE STREET	Brooklyn	NY	11201	Traditional	12/1/1965
New Dorp	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	085	Richmond	0128.04	4 - Upper	2580 Hylan Boulevard	Staten Island	NY	10306	Traditional	Investors Acqui
NEW ROCHELLE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	119	Westchester	0060.00	3 - Middle	260 NORTH AVENUE	New Rochelle	NY	10801	Traditional	9/29/1986
NORTH AVENUE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	119	Westchester	0068.02	4 - Upper	1300 NORTH AVENUE	New Rochelle	NY	10804	Traditional	12/1/1986
NORTHERN BOULEVARD	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	1163.01	1 - Low	144-01 NORTHERN BOULEVARD	Flushing	NY	11354	Traditional	11/12/1971
Park Slope	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0153.00	4 - Upper	314 7th Avenue	Brooklyn	NY	11215	Traditional	Investors Acqui
PARKCHESTER	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	005	Bronx	0216.02	2 - Moderate	1499 WEST AVENUE	Bronx	NY	10462	Traditional	1/1/1900
POMONOK	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	1227.02	1 - Low	15602 AGUILAR AVENUE	Flushing	NY	11367	Traditional	8/28/1954
Quentin Rd	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0554.00	2 - Moderate	1201 Quentin Road	Brooklyn	NY	11229	Traditional	Investors Acqui
Ridgewood	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	0551.00	2 - Moderate	58-25 Myrtle Ave	Ridgewood	NY	11385	Traditional	Investors Acqui
RIVERDALE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	005	Bronx	0297.00	4 - Upper	569 WEST 235TH STREET	Bronx	NY	10463	Traditional	1/1/1900
RYE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	119	Westchester	0077.00	4 - Upper	67 PURCHASE STREET	Rye	NY	10580	Traditional	9/29/1986
SoHo	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0043.00	2 - Moderate	11 East Houston Street	New York	NY	10012	Traditional	11/13/2023
SOUTH YONKERS	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	119	Westchester	0002.05	2 - Moderate	449 SOUTH BROADWAY	Yonkers	NY	10705	Traditional	3/18/1964
STARRETT CITY	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	1058.04	1 - Low	1330 PENNSYLVANIA AVENUE	Brooklyn	NY	11239	Traditional	9/27/1951
Staten Island-Forest Avenue	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	085	Richmond	0151.00	4 - Upper	1200 Forest Avenue	Staten Island	NY	10310	Traditional	Investors Acqui
Tottenville	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	085	Richmond	0248.00	4 - Upper	271 Page Avenue	Staten Island	NY	10307	Traditional	Investors Acqui
UNION SQUARE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0052.00	4 - Upper	15 UNION SQUARE WEST	New York	NY	10003	Traditional	11/4/1988
Whitestone	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	0981.00	4 - Upper	150-07 14th Avenue	Whitestone	NY	11357	Traditional	Investors Acqui
WILLIAMSBURG	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0553.00	4 - Upper	252 BEDFORD AVENUE	Brooklyn	NY	11249	Traditional	1/1/1900
Williamsburg-Broadway	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	047	Kings	0525.00	1 - Low	236 Broadway	Brooklyn	NY	11211	Traditional	Investors Acqui
WOODSIDE	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	081	Queens	0255.00	3 - Middle	5120 NORTHERN BOULEVARD	Woodside	NY	11377	Traditional	2/6/1989
Yonkers	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	119	Westchester	0021.01	4 - Upper	2195 Central Park Ave	Yonkers	NY	10710	Traditional	3/31/2004
MELVILLE	35620	New York-Newark-Jersey City, NY-NJ	35004	Nassau County-Suffolk County, NY	36	103	Suffolk	1119.00	4 - Upper	859 Walt Whitman Road	Melville	NY	11747	Traditional	10/23/1919
Brighton NY	40380	Rochester, NY	NA	NA	36	055	Monroe	0127.00	4 - Upper	2000 Monroe Avenue	Rochester	NY	14618	Traditional	9/29/1967
Chili Center	40380	Rochester, NY	NA	NA	36	055	Monroe	0145.01	3 - Middle	3158 Chili Avenue	Rochester	NY	14624	Traditional	12/22/1978
Eastview Mall	40380	Rochester, NY	NA	NA	36	069	Ontario	0501.04	4 - Upper	5 Eastview Mall	Victor	NY	14564	Traditional	4/3/1972
Empire Blvd	40380	Rochester, NY	NA	NA	36	055	Monroe	0115.07	4 - Upper	1950 Empire Blvd	Webster	NY	14580	Traditional	7/19/1999
Franklin Street NY	40380	Rochester, NY	NA	NA	36	055	Monroe	0094.01	4 - Upper	260 East Main Street, Suite 188	Rochester	NY	14604	Traditional	7/1/2002
Henrietta	40380	Rochester, NY	NA	NA	36	055	Monroe	0131.04	2 - Moderate	589 Jefferson Road	Rochester	NY	14623	Traditional	11/27/1981
Irondequoit Plaza	40380	Rochester, NY	NA	NA	36	055	Monroe	0104.00	3 - Middle	2255 Hudson Ave	Rochester	NY	14617	Traditional	11/24/1972
Newark NY	40380	Rochester, NY	NA	NA	36	117	Wayne	0211.00	2 - Moderate	711 W. Miller Street	Newark	NY	14513	Traditional	1/1/1884
Northgate Plaza	40380	Rochester, NY	NA	NA	36	055	Monroe	0137.02	3 - Middle	3820 Dewey Avenue	Greece	NY	14616	Traditional	3/15/1977
Panorama Plaza	40380	Rochester, NY	NA	NA	36	055	Monroe	0116.03	2 - Moderate	715 Panorama Trail	Rochester	NY	14625	Traditional	11/22/1974
Pennfair	40380	Rochester, NY	NA	NA	36	055	Monroe	0115.05	4 - Upper	2200 Penfield Road	Penfield	NY	14526	Traditional	12/26/1974
Perinton Square Mall	40380	Rochester, NY	NA	NA	36	055	Monroe	0117.11	4 - Upper	6720 Pittsford-Palmyra Road	Fairport	NY	14450	In-Store	6/30/2003
Pittsford Plaza	40380	Rochester, NY	NA	NA	36	055	Monroe	0123.01	4 - Upper	3349 Monroe Avenue	Rochester	NY	14618	Traditional	1/13/1967
Ridgemont Plaza	40380	Rochester, NY	NA	NA	36	055	Monroe	0141.03	3 - Middle	2833 West Ridge Road	Rochester	NY	14626	Traditional	12/1/1960
S Clinton Ave Tops	40380	Rochester, NY	NA	NA	36	055	Monroe	0129.00	4 - Upper	1900 Clinton Avenue S.	Rochester	NY	14618	In-Store	7/29/2003
Webster	40380	Rochester, NY	NA	NA	36	055	Monroe	0114.02	3 - Middle	66 West Main Street	Webster	NY	14580	Traditional	3/22/1971
West Ave Rochester Tops	40380	Rochester, NY	NA	NA	36	055	Monroe	0075.00	1 - Low	450 West Ave	Rochester	NY	14611	In-Store	8/25/2003
Westgate Plaza	40380	Rochester, NY	NA	NA	36	055	Monroe	0144.00	3 - Middle	2042 Chili Avenue	Rochester	NY	14624	Traditional	12/22/1978
Camillus	45060	Syracuse, NY	NA	NA	36	067	Onondaga	0127.00	3 - Middle	3524 West Genesee Street	Syracuse	NY	13219	Traditional	6/30/2002
Cicero NY	45060	Syracuse, NY	NA	NA	36	067	Onondaga	0103.01	3 - Middle	7941 Brewerton Rd	Cicero	NY	13039	Traditional	6/10/2003
DeWitt	45060	Syracuse, NY	NA	NA	36	067	Onondaga	0148.00	4 - Upper	6770 East Genesee Street	Fayetteville	NY	13066	Traditional	6/30/2002
Liverpool	45060	Syracuse, NY	NA	NA	36	067	Onondaga	0111.01	4 - Upper	7541 Oswego Road	Liverpool	NY	13090	Traditional	6/30/2002
Utica Downtown	46540	Utica-Rome, NY	NA	NA	36	065	Oneida	9800.02	5 - NA	90 North Genesee St	Utica	NY	13502	Traditional	10/31/1987
Whitesboro	46540	Utica-Rome, NY	NA	NA	36	065	Oneida	0232.00	2 - Moderate	89 Oriskany Boulevard	Whitesboro	NY	13492	Traditional	10/31/1987
Johnstown	99999 Non	99999 Non Metro NY	NA	NA	36	035	Fulton	9713.00	3 - Middle	17 S. Market Street	Johnstown	NY	12095	Traditional	1/2/1971
Chapel Hill	10420	Akron, OH	NA	NA	39	153	Summit	5201.03	2 - Moderate	248 Howe Avenue	Cuyahoga Falls	OH	44221	Traditional	12/4/1974
Coventry ACME	10420	Akron, OH	NA	NA	39	153	Summit	5318.01	2 - Moderate	3235 Manchester Road	Akron	OH	44319	In-Store	7/1/1997
Downtown Akron	10420	Akron, OH	NA	NA	39	153	Summit	5083.01	5 - NA	333 S. Broadway Street	Akron	OH	44308	Traditional	9/1/1997
Fairlawn OH	10420	Akron, OH	NA	NA	39	153	Summit	5322.02	3 - Middle	2870 W. Market Street	Fairlawn	OH	44333	Traditional	2/1/1964
Hudson	10420	Akron, OH	NA	NA	39	153	Summit	5340.00	4 - Upper	69 W. Streetsboro Street	Hudson	OH	44236	In-Store	7/1/1998

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Kent Road Stow	10420	Akron, OH	NA	NA	39	153	Summit	5305.01	3 - Middle	3323 Kent Road	Stow	OH	44224	Traditional	6/15/1963
Lakemore	10420	Akron, OH	NA	NA	39	153	Summit	5311.01	2 - Moderate	1504 Canton Rd	Akron	OH	44312	Traditional	12/5/1972
Macedonia	10420	Akron, OH	NA	NA	39	153	Summit	5327.01	4 - Upper	663 E Aurora Road	Macedonia	OH	44056	Traditional	7/29/1935
Northfield	10420	Akron, OH	NA	NA	39	153	Summit	5327.02	3 - Middle	10300 Northfield Road	Northfield	OH	44067	Traditional	5/1/1934
Twinsburg	10420	Akron, OH	NA	NA	39	153	Summit	5301.05	4 - Upper	8968 Darrow Road	Twinsburg	OH	44087	Traditional	11/12/2002
Alliance	15940	Canton-Massillon, OH	NA	NA	39	151	Stark	7106.00	3 - Middle	780 W. State Street	Alliance	OH	44601	Traditional	1/1/1887
Belden Village	15940	Canton-Massillon, OH	NA	NA	39	151	Stark	7113.22	3 - Middle	4854 Everhard Road N.W.	Canton	OH	44718	Traditional	1/1/1887
Canton South	15940	Canton-Massillon, OH	NA	NA	39	151	Stark	7132.01	3 - Middle	3100 Cleveland Avenue S.	Canton	OH	44707	Traditional	1/1/1887
Easton	15940	Canton-Massillon, OH	NA	NA	39	151	Stark	7121.02	4 - Upper	2495 Easton Street N.E.	N. Canton	OH	44721	Traditional	1/1/1887
North Canton	15940	Canton-Massillon, OH	NA	NA	39	151	Stark	7120.00	3 - Middle	1000 N. Main Street	N. Canton	OH	44720	Traditional	1/1/1887
North Plaza	15940	Canton-Massillon, OH	NA	NA	39	151	Stark	7007.01	3 - Middle	1106 - 30th Street N.W.	Canton	OH	44709	Traditional	1/1/1887
Wales Square	15940	Canton-Massillon, OH	NA	NA	39	151	Stark	7114.02	4 - Upper	2200 Wales Avenue N.W.	Massillon	OH	44646	Traditional	1/1/1887
Avon	17410	Cleveland, OH	NA	NA	39	093	Lorain	0132.02	4 - Upper	36290 Detroit Road	Avon	OH	44011	Traditional	7/25/2003
Chagrin Falls	17410	Cleveland, OH	NA	NA	39	055	Geauga	3117.00	4 - Upper	8378 East Washington Street	Chagrin Falls	OH	44023	Traditional	5/1/1934
Bay Village	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1301.05	3 - Middle	411 Dover Center Road	Bay Village	OH	44140	Traditional	1/1/1916
Beachwood	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	9810.00	5 - NA	3401 Richmond Road	Beachwood	OH	44122	Traditional	7/1/2002
Bedford OH	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1321.00	3 - Middle	435 Broadway Ave	Bedford	OH	44146	Traditional	1/14/2005
Brecksville	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1351.04	4 - Upper	8471 Chippewa Road	Brecksville	OH	44141	Traditional	6/23/2003
Broadview Heights	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1361.04	4 - Upper	9243 Broadview Road	Broadview Heights	OH	44147	Traditional	5/1/1934
Broadway E 55th	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1980.00	1 - Low	5733 Broadway	Cleveland	OH	44127	Traditional	5/1/1934
Brunswick	17410	Cleveland, OH	NA	NA	39	103	Medina	4160.00	3 - Middle	3720 Center Rd	Brunswick	OH	44212	Traditional	4/19/2004
Chesterland	17410	Cleveland, OH	NA	NA	39	055	Geauga	3106.00	4 - Upper	8440 Mayfield Road	Chesterland	OH	44026	Traditional	7/29/1935
Crocker Park	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1891.11	4 - Upper	30159 Detroit Rd	Westlake	OH	44145	Traditional	1/1/1911
East 9th Street	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1077.01	4 - Upper	2000 East 9th Street	Cleveland	OH	44115	Traditional	2/3/2021
Eastlake 337th St	17410	Cleveland, OH	NA	NA	39	085	Lake	2021.00	2 - Moderate	33700 Vine St	Eastlake	OH	44095	Traditional	8/16/2004
Euclid Lake Shore	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1522.02	2 - Moderate	23300 Lake Shore Blvd	Euclid	OH	44123	Traditional	1/1/1816
Independence	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1561.01	4 - Upper	6200 Rockside Woods Blvd	Independence	OH	44131	Traditional	1/1/1816
Kamms Corners	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1236.03	3 - Middle	17411 Lorain Avenue	Cleveland	OH	44111	Traditional	1/1/1919
Lakewood Madison	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1613.00	3 - Middle	14534 Madison Avenue	Lakewood	OH	44107	Traditional	1/1/1916
LeeHarvard	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1221.00	2 - Moderate	16822 Harvard Ave	Cleveland	OH	44128	Traditional	12/1/2003
Madison Ridgewood	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1973.00	1 - Low	12222 Madison Avenue	Lakewood	OH	44107	Traditional	8/9/1989
Mayfield Village	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1943.00	4 - Upper	789 SOM Center Road	Mayfield Village	OH	44143	Traditional	6/30/1985
Medina	17410	Cleveland, OH	NA	NA	39	103	Medina	4081.02	4 - Upper	1065 North Court Street, Suite C	Medina	OH	44256	Traditional	2/28/2003
Mentor	17410	Cleveland, OH	NA	NA	39	085	Lake	2034.00	3 - Middle	8715 Mentor Avenue	Mentor	OH	44060	Traditional	1/1/1934
Mentor on the Lake	17410	Cleveland, OH	NA	NA	39	085	Lake	2025.00	3 - Middle	5963 Andrews Road	Mentor On The Lake	OH	44060	Traditional	1/1/1891
Middleburg Heights	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1731.04	3 - Middle	18000 Bagley Road	Middleburg Heights	OH	44130	Traditional	7/29/1935
North Olmsted	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1741.06	4 - Upper	25290 Lorain Road	North Olmsted	OH	44070	Traditional	7/29/1935
Old Brooklyn	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1974.00	2 - Moderate	4106 Pearl Road	Cleveland	OH	44109	Traditional	1/1/1919
Parma - Ridge	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1774.06	3 - Middle	5907 Ridge Road	Parma	OH	44129	Traditional	7/29/1935
Parma - York	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1776.04	3 - Middle	7360 York Road	Parma	OH	44130	Traditional	12/1/1971
Pearl and 130th Street	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1731.03	3 - Middle	6850 Pearl Road	Middleburg Heights	OH	44130	Traditional	1/1/1816
Puritas	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1242.02	2 - Moderate	15042 Puritas Avenue	Cleveland	OH	44135	Limited Service - CSR (	7/29/1935
Rocky River	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1812.01	4 - Upper	21550 Center Ridge Road	Rocky River	OH	44116	Traditional	7/29/1935
Solon	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1841.08	4 - Upper	6241 SOM Center Road	Solon	OH	44139	Traditional	6/30/1986
Strongsville	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1862.01	3 - Middle	15169 Pearl Road	Strongsville	OH	44136	Traditional	7/29/1935
Strongsville-North	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1861.06	2 - Moderate	11221 Pearl Road	Strongsville	OH	44136	Traditional	1/1/1897
University Circle Starbucks	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1188.00	2 - Moderate	11302 Euclid Avenue	Cleveland	OH	44106	In-Store	11/14/2005
University Square	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1871.05	4 - Upper	2175 Warrensville Center Road	University Heights	OH	44118	Traditional	12/1/1989
Wadsworth	17410	Cleveland, OH	NA	NA	39	103	Medina	4170.01	3 - Middle	214 High Street	Wadsworth	OH	44281	Traditional	5/1/1934
Willoughby	17410	Cleveland, OH	NA	NA	39	085	Lake	2014.00	3 - Middle	4015 Erie Street	Willoughby	OH	44094	Traditional	5/1/1934
Woodmere	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1971.00	4 - Upper	28789 Chagrin Blvd	Woodmere	OH	44122	Traditional	6/30/1987
Ohio City	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1977.00	2 - Moderate	2078 West 25th Street	Cleveland	OH	44113	Traditional	10/12/1959
East Toledo	45780	Toledo, OH	NA	NA	39	095	Lucas	0048.00	1 - Low	602 Main Street	Toledo	OH	43605	Traditional	4/26/1935
Lewis Avenue	45780	Toledo, OH	NA	NA	39	095	Lucas	0057.01	3 - Middle	5911 Lewis Avenue	Toledo	OH	43612	Traditional	1/1/1887
Oregon	45780	Toledo, OH	NA	NA	39	095	Lucas	0101.00	3 - Middle	3024 Navarre Avenue	Oregon	OH	43616	Traditional	1/1/1887
Perrysburg	45780	Toledo, OH	NA	NA	39	173	Wood	0205.00	4 - Upper	144 E. Front Street	Perrysburg	OH	43551	Traditional	4/26/1935
Secor Square	45780	Toledo, OH	NA	NA	39	095	Lucas	0065.00	3 - Middle	3410 Secor Road, Suite 510	Toledo	OH	43606	Traditional	1/1/1887

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Shadow Valley	45780	Toledo, OH	NA	NA	39	095	Lucas	0072.04	3 - Middle	1560 S. Holland-Sylvania Road	Maumee	OH	43537	Traditional	6/30/1987
Sylvania	45780	Toledo, OH	NA	NA	39	095	Lucas	0082.07	4 - Upper	4939 Holland-Sylvania Rd	Sylvania	OH	43560	Traditional	4/26/1935
Trilby	45780	Toledo, OH	NA	NA	39	095	Lucas	0059.01	3 - Middle	3230 W. Alexis Road	Toledo	OH	43613	Traditional	4/26/1935
Boardman	49660	Youngstown-Warren, OH	NA	NA	39	099	Mahoning	8119.02	4 - Upper	955 Boardman-Poland Road	Boardman	OH	44512	Traditional	6/30/1985
Liberty	49660	Youngstown-Warren, OH	NA	NA	39	155	Trumbull	9319.00	3 - Middle	4333 Belmont Avenue	Youngstown	OH	44505	Traditional	1/1/1919
Salem OH	99999 Non	99999 Non Metro OH	NA	NA	39	029	Columbiana	9505.00	3 - Middle	2233 E Pershing St	Salem	OH	44460	Traditional	1/1/1887
Altoona Giant Eagle	11020	Altoona, PA	NA	NA	42	013	Blair	0106.00	3 - Middle	181 Sophrira Lane	Altoona	PA	16602	In-Store	2/22/1993
Broad Avenue	11020	Altoona, PA	NA	NA	42	013	Blair	1003.00	2 - Moderate	2035 Broad Avenue	Altoona	PA	16601	Traditional	1/1/1971
Roaring Spring Giant Eagle	11020	Altoona, PA	NA	NA	42	013	Blair	0115.00	3 - Middle	510 Marwalt Ln	Roaring Spring	PA	16673	In-Store	5/11/1998
Erie Downtown	21500	Erie, PA	NA	NA	42	049	Erie	0001.00	1 - Low	25 West 12th Street	Erie	PA	16501	Traditional	4/11/1984
Glenwood	21500	Erie, PA	NA	NA	42	049	Erie	0029.00	4 - Upper	3835 Peach Street	Erie	PA	16509	Traditional	2/1/1954
Harborcreek	21500	Erie, PA	NA	NA	42	049	Erie	0115.08	4 - Upper	4430 Buffalo Road	Erie	PA	16510	Traditional	4/30/1992
Sterrettania	21500	Erie, PA	NA	NA	42	049	Erie	0109.03	4 - Upper	3471 West 38th Street	Erie	PA	16506	Traditional	6/1/1972
Yorktown Square Giant Eagle	21500	Erie, PA	NA	NA	42	049	Erie	0124.00	4 - Upper	2501 W 12Th St	Erie	PA	16505	In-Store	4/23/1992
Hampden Camp Hill	25420	Harrisburg-Carlisle, PA	NA	NA	42	041	Cumberland	0113.04	3 - Middle	4101 Carlisle Pike	Camp Hill	PA	17011	Traditional	10/1/1969
Linglestown Road	25420	Harrisburg-Carlisle, PA	NA	NA	42	043	Dauphin	0219.04	4 - Upper	2005 Linglestown Road	Harrisburg	PA	17110	Traditional	6/13/1974
Mechanicsburg	25420	Harrisburg-Carlisle, PA	NA	NA	42	041	Cumberland	0114.00	3 - Middle	2 West Main Street	Mechanicsburg	PA	17055	Traditional	11/21/1974
Middletown PA	25420	Harrisburg-Carlisle, PA	NA	NA	42	043	Dauphin	0238.00	2 - Moderate	100 South Union Street	Middletown	PA	17057	Traditional	3/30/1961
Route 22 East	25420	Harrisburg-Carlisle, PA	NA	NA	42	043	Dauphin	0226.01	4 - Upper	5999 Allentown Boulevard	Harrisburg	PA	17112	Traditional	11/16/1967
Union Deposit Mall	25420	Harrisburg-Carlisle, PA	NA	NA	42	043	Dauphin	0226.06	3 - Middle	4271 Union Deposit Road	Harrisburg	PA	17111	Traditional	11/10/1972
Centerville	29540	Lancaster, PA	NA	NA	42	071	Lancaster	0117.04	3 - Middle	600 Centerville Road	Lancaster	PA	17601	Traditional	6/28/1967
Elizabethtown Giant	29540	Lancaster, PA	NA	NA	42	071	Lancaster	0108.04	4 - Upper	1278 South Market Street	Elizabethtown	PA	17022	In-Store	12/14/1994
Manheim Township	29540	Lancaster, PA	NA	NA	42	071	Lancaster	0118.02	3 - Middle	1415 Lititz Pike	Lancaster	PA	17601	Traditional	1/7/1966
Willow Street	29540	Lancaster, PA	NA	NA	42	071	Lancaster	0133.03	3 - Middle	2923 Willow Street Pike	Willow Street	PA	17584	Traditional	8/11/1999
Whitpain	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2032.05	4 - Upper	599 West Skippack Pike	Blue Bell	PA	19422	Traditional	9/1/1965
South Street	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0015.00	4 - Upper	900 South Street	Philadelphia	PA	19147	Traditional	3/10/1944
Torresdale	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0353.01	3 - Middle	9998 Frankford Avenue	Philadelphia	PA	19114	Traditional	7/1/1965
Audubon	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2060.07	3 - Middle	2806 Audubon Village Dr.	Norristown	PA	19403	Traditional	1/1/1923
Bala	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2043.00	3 - Middle	15 W City Avenue	Bala Cynwyd	PA	19004	Traditional	1/1/1936
Bensalem Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1002.12	3 - Middle	2301 Bristol Rd.	Bensalem	PA	19020	In-Store	4/22/1999
Blair Mill	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2003.01	2 - Moderate	3905 Welsh Rd.	Willow Grove	PA	19090	Traditional	3/21/2005
Brookwood	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1002.14	3 - Middle	1881 Street Rd.	Bensalem	PA	19020	Traditional	3/6/1974
Bryn Mawr	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2051.00	4 - Upper	733 West Lancaster Ave	Bryn Mawr	PA	19010	Traditional	5/30/2012
Chalfont Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1020.04	3 - Middle	4275 County Line Road STE 1	Chalfont	PA	18914	In-Store	2/3/2016
Conshohocken	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2040.07	2 - Moderate	202 West Ridge Pike	Conshohocken	PA	19428	Traditional	9/13/2002
Crosslands	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3111.00	3 - Middle	1660 E. Street Rd.	Kennett Square	PA	19348	Special Purpose	9/20/2013
Doylestown North	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1047.01	2 - Moderate	559 N. Main St.	Doylestown	PA	18901	Traditional	9/1/1970
East Main Lansdale	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2009.03	2 - Moderate	25 East Main St.	Lansdale	PA	19446	Traditional	12/1/1966
East Norriton Crossing	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2033.03	3 - Middle	5 West Germantown Pike	East Norriton	PA	19401	Traditional	1/1/1923
Elkins Park	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2023.01	4 - Upper	8250 Old York Road	Elkins Park	PA	19027	Traditional	9/1/1984
Exton	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3022.05	4 - Upper	308 East Lincoln Highway	Exton	PA	19341	Traditional	3/1/1973
Fairless Hills Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1058.09	2 - Moderate	471 Oxford Valley Road South	Fairless Hills	PA	19030	In-Store	1/11/1995
Feasterville	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1014.05	2 - Moderate	60 East Street Road	Feasterville-Trevose	PA	19053	Traditional	10/16/1997
Flourtown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2031.03	4 - Upper	835 Bethlehem Pike	Flourtown	PA	19031	Traditional	2/1/1980
Glenside	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2026.03	3 - Middle	139 South Easton Road	Glenside	PA	19038	Traditional	1/1/1923
Haverford	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2054.02	4 - Upper	225 West Lancaster Avenue	Ardmore	PA	19003	Traditional	10/1/1972
Huntingdon Valley	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2019.01	4 - Upper	763 Huntingdon Pike	Huntingdon Valley	PA	19006	Traditional	3/22/1965
Jamison	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1049.02	3 - Middle	2395 York Road	Jamison	PA	18929	Traditional	5/9/2005
Jenkintown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2018.00	3 - Middle	1601 The Fairway	Jenkintown	PA	19046	Traditional	12/1/1981
Kendal at Longwood	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3033.02	4 - Upper	1109 E. Baltimore Pike	Kennett Square	PA	19348	Special Purpose	9/20/2013
Kennett Square	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3065.03	2 - Moderate	345 Scarlett Road	Kennett Square	PA	19348	Traditional	1/1/1923
KimbertonMaple Lawn	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3010.01	4 - Upper	510 Kimberton Road	Phoenixville	PA	19460	Traditional	7/15/1992
King of Prussia	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2058.07	3 - Middle	435 DeKalb Pike	King of Prussia	PA	19406	Traditional	1/1/1923
Langhorne	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1008.03	3 - Middle	2039 East Lincoln Highway	Langhorne	PA	19047	Traditional	2/1/1967
Levittown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1008.05	2 - Moderate	4565 New Falls Road	Levittown	PA	19056	Traditional	6/1/1970
Limerick	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2086.03	3 - Middle	429 W. Ridge Pike	Limerick	PA	19468	Traditional	4/23/2007
Lionville	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3044.03	3 - Middle	50 East Uwchlan Avenue	Exton	PA	19341	Traditional	6/9/1986

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Maple Glen	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2005.07	3 - Middle	822 Welsh Road	Horsham	PA	19044	Traditional	12/1/1964
Melrose Park	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2022.02	3 - Middle	7435 Front Street	Cheltenham	PA	19012	Traditional	3/1/1958
Narberth	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2056.00	4 - Upper	650 Montgomery Avenue, Suite 4	Narberth	PA	19072	Traditional	10/1/1947
Newtown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1052.02	4 - Upper	31 Cambridge Lane	Newtown	PA	18940	Traditional	11/1/1988
Norristown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2039.02	2 - Moderate	101 W. Main Street	Norristown	PA	19401	Traditional	4/27/1954
North Wales	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2006.02	3 - Middle	273 DeKalb Pike	North Wales	PA	19454	Traditional	1/28/2008
Paoli	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3001.03	3 - Middle	1 West Lancaster Avenue	Paoli	PA	19301	Traditional	1/1/1973
Park Ridge	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2060.05	3 - Middle	2753 West Main St	Norristown	PA	19403	Traditional	6/30/1987
Pottstown Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2092.01	2 - Moderate	180 Upland Square Drive	Stowe	PA	19464	In-Store	8/9/1995
Quakertown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1065.00	2 - Moderate	227 N West End Blvd	Quakertown	PA	18951	Traditional	8/14/1998
Richboro	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1050.03	3 - Middle	15 Newtown-Richboro Road	Richboro	PA	18954	Traditional	11/1/1975
Souderton	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1021.04	3 - Middle	705 Route 113	Souderton	PA	18964	Traditional	1/1/1923
Southampton	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1015.03	3 - Middle	464 Second Street Pike	Southampton	PA	18966	Traditional	11/1/1963
Thorndale Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3042.01	3 - Middle	3951 W. Lincoln HWY	Downingtown	PA	19335	In-Store	12/22/1994
Towamencin	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2069.01	3 - Middle	780 South Valley Forge Rd	Lansdale	PA	19446	Traditional	1/1/1923
Trappe	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2064.00	3 - Middle	130 West Main St.	Trappe	PA	19426	Traditional	1/1/1923
Village Mall Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2005.02	1 - Low	200 Blair Mill Road, STE 9A	Horsham	PA	19044	In-Store	11/1/1994
Warminster Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1016.11	5 - NA	720-D W. Street Road	Warminster	PA	18974	In-Store	5/7/1998
Warrington	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1018.10	3 - Middle	600 Easton Rd	Warrington	PA	18976	Traditional	11/1/1976
West Goshen	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3027.02	3 - Middle	22 Turner Lane	West Chester	PA	19380	Traditional	11/1/1974
West Grove	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3063.00	2 - Moderate	106 West Evergreen Street	West Grove	PA	19390	Traditional	1/1/1923
Westtown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3029.01	3 - Middle	1502 West Chester Pike	West Chester	PA	19382	Traditional	12/15/1995
Wynnewood	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2054.02	4 - Upper	25-27 East Wynnewood Road	Wynnewood	PA	19096	Traditional	12/1/1957
Yardley	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1055.06	4 - Upper	706 Stony Hill Road	Yardley	PA	19067	Traditional	Investors Acqui
Yardley-Morrisville / Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1057.04	3 - Middle	833 West Trenton Avenue	Morrisville	PA	19067	In-Store	3/5/1997
Broad and Walnut	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0007.01	4 - Upper	150 South Broad Street	Philadelphia	PA	19102	Traditional	4/20/1998
15th and Spring Garden	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0125.01	4 - Upper	490 North Broad Street	Philadelphia	PA	19130	Traditional	3/1/1925
1835 Market Street Banking and Wealth Center	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0004.04	4 - Upper	1835 Market St	Philadelphia	PA	19103	Traditional	6/7/2021
52nd Street	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0093.00	2 - Moderate	5129 Market Street	Philadelphia	PA	19139	Traditional	8/19/2019
726 Market Street	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0005.00	4 - Upper	726-28 Market Street	Philadelphia	PA	19106	Traditional	8/1/1987
ARCH STREET	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0002.00	3 - Middle	1027 ARCH STREET	Philadelphia	PA	19107	Traditional	10/24/1989
Boulevard	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0345.01	3 - Middle	9042 Roosevelt Boulevard	Philadelphia	PA	19115	Traditional	10/1/1959
Brookhaven PA	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4062.02	4 - Upper	5001 Edgmont Avenue	Brookhaven	PA	19015	Traditional	2/1/1972
Bustleton	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0357.01	2 - Moderate	10650 Bustleton Ave	Philadelphia	PA	19116	Traditional	9/1/1973
Castor Avenue	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0313.00	2 - Moderate	6537 Castor Avenue	Philadelphia	PA	19149	Traditional	1/1/1923
Chestnut Hill PA	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0387.00	4 - Upper	8623 Germantown Avenue	Philadelphia	PA	19118	Traditional	3/1/1964
Clifton Heights	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4033.00	3 - Middle	5251 W. Baltimore Pike	Clifton Heights	PA	19018	Traditional	9/1/1958
Concordville	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	9803.00	5 - NA	1071 Baltimore Pike	Glen Mills	PA	19342	Traditional	10/7/2010
Cottman	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0314.01	2 - Moderate	2014 Cottman Avenue	Philadelphia	PA	19149	Traditional	12/1/1952
Fishtown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0144.00	4 - Upper	1546 Frankford Avenue	Philadelphia	PA	19125	Traditional	6/14/2021
Folsom Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4106.01	4 - Upper	124 Morton Avenue	Folsom	PA	19033	In-Store	5/5/1999
Franklin Mills	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0363.01	4 - Upper	195 Franklin Mills Blvd	Philadelphia	PA	19154	Traditional	2/22/1988
Germantown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0246.00	1 - Low	5703 Germantown Avenue	Philadelphia	PA	19144	Traditional	9/1/1953
Haddington	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0102.00	2 - Moderate	5607 Vine St	Philadelphia	PA	19139	Traditional	2/1/1980
Hunting Park	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0383.01	2 - Moderate	3921 North 5th Street	Philadelphia	PA	19140	Traditional	1/1/1954
Lawrence Park Shopping Center	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4081.03	4 - Upper	1991 Sproul Road, SUITE 44	Broomall	PA	19008	Traditional	9/1/1960
Lehigh Avenue	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0174.00	1 - Low	1025 W Lehigh Ave	Philadelphia	PA	19133	Traditional	4/1/1924
Lima	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4072.01	4 - Upper	1055 West Baltimore Pike	Media	PA	19063	Traditional	10/1/1968
Logan	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0283.00	1 - Low	4949 N Broad St	Philadelphia	PA	19141	Traditional	7/12/1966
MacDade Mall	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4040.04	4 - Upper	2600 MacDade Blvd Suite 559	Holmes	PA	19043	Traditional	3/1/1970
Manoa	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4085.00	4 - Upper	1375 West Chester Pike	Havertown	PA	19083	Traditional	6/1/1980
Mayfair Teesdale	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0330.00	1 - Low	7327 Frankford Ave	Philadelphia	PA	19136	Traditional	1/1/1945
McKean	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0040.01	2 - Moderate	2001 S. Broad St.	Philadelphia	PA	19148	Traditional	4/1/1924
Newtown Square	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4099.02	4 - Upper	3514 West Chester Pike	Newtown Square	PA	19073	Traditional	8/1/1962
Old City	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0001.01	4 - Upper	248 Market Street	Philadelphia	PA	19106	Traditional	3/14/2022
Oregon Avenue	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0038.00	4 - Upper	2540 South 24th St	Philadelphia	PA	19145	Traditional	8/23/1971
Penn Center	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0004.03	4 - Upper	1515 Market Street	Philadelphia	PA	19102	Traditional	6/16/1955

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Penrose Plaza	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0056.00	2 - Moderate	2900 Island Avenue	Philadelphia	PA	19153	Traditional	2/6/1979
Port Richmond	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0382.00	2 - Moderate	3500 Aramingo Avenue	Philadelphia	PA	19134	Traditional	11/27/1979
Progress Plaza	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0146.00	3 - Middle	1501 North Broad Street (Suite 1)	Philadelphia	PA	19122	Traditional	11/18/1968
Protestant Home	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0306.00	3 - Middle	6500 Tabor Road	Philadelphia	PA	19111	Special Purpose	3/8/1999
Rittenhouse	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0008.05	4 - Upper	1700 Walnut St	Philadelphia	PA	19103	Traditional	8/31/1998
Robbins	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0320.00	2 - Moderate	6271 Frankford Avenue	Philadelphia	PA	19135	Traditional	6/1/1976
Rosetree Media	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4075.02	4 - Upper	2 East Baltimore Avenue	Media	PA	19063	Traditional	12/15/2003
Roxborough Main	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0213.00	4 - Upper	6052 Ridge Avenue	Philadelphia	PA	19128	Traditional	1/1/1917
Springfield	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4078.01	4 - Upper	40 East Woodland Ave	Springfield	PA	19064	Traditional	4/1/1976
State Road	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4006.00	3 - Middle	7901 Lansdowne Ave, STE 19	Upper Darby	PA	19082	Traditional	7/1/1963
Stenton Avenue	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0389.00	3 - Middle	6324 Stenton Avenue	Philadelphia	PA	19138	Traditional	11/1/1957
University City	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0369.02	4 - Upper	134 South 34th Street	Philadelphia	PA	19104	Traditional	1/1/1967
Upper Darby	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4004.01	3 - Middle	36 Glendale Road	Upper Darby	PA	19082	Traditional	4/1/1958
Wayne	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4098.03	4 - Upper	363 West Lancaster Avenue	Wayne	PA	19087	Traditional	1/1/1971
Whitman Plaza	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0372.00	3 - Middle	330 Oregon Avenue	Philadelphia	PA	19148	Traditional	2/1/1985
Adams Ridge	38300	Pittsburgh, PA	NA	NA	42	019	Butler	9124.04	4 - Upper	400 Adam Shoppes	Mars	PA	16046	Traditional	2/20/2007
Beaver	38300	Pittsburgh, PA	NA	NA	42	007	Beaver	6023.00	3 - Middle	300 Beaver Street	Beaver	PA	15009	Traditional	6/27/1980
Bethel Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4754.01	4 - Upper	5055 Library Road	Bethel Park	PA	15102	In-Store	11/17/1997
Bethel St Clair	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4751.01	3 - Middle	150 Fort Couch Road	Bethel Park	PA	15241	Traditional	3/15/1961
Bloomfield	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	0903.00	3 - Middle	4314 Penn Avenue	Pittsburgh	PA	15224	Traditional	7/20/1981
Bridgeville Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4580.01	4 - Upper	1025 Washington Pike	Bridgeville	PA	15017	In-Store	9/14/1998
Burgettstown	38300	Pittsburgh, PA	NA	NA	42	125	Washington	7137.00	3 - Middle	2020 Smith Township State Road	Burgettstown	PA	15021	Traditional	11/4/1948
Butler	38300	Pittsburgh, PA	NA	NA	42	019	Butler	9024.00	1 - Low	301 North Main Street	Butler	PA	16001	Traditional	3/4/1966
Camp Horne Rd Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4370.00	4 - Upper	132 Ben Avon Heights Rd.	Pittsburgh	PA	15237	In-Store	11/12/1998
Carnegie	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4688.00	3 - Middle	4 West Main ST	Carnegie	PA	15106	Traditional	4/18/1952
Chippewa	38300	Pittsburgh, PA	NA	NA	42	007	Beaver	6007.02	4 - Upper	2537 Constitution Blvd.	Beaver Falls	PA	15010	Traditional	4/9/1963
Grant Street	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	0201.00	4 - Upper	601 Grant Street	Pittsburgh	PA	15219	Traditional	9/21/1982
Cochran Road	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4736.01	4 - Upper	1701 Cochran Road	Pittsburgh	PA	15220	Traditional	8/8/1962
Crafton	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4656.00	3 - Middle	31 Foster Avenue	Pittsburgh	PA	15205	Traditional	11/13/1967
Cranberry Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	019	Butler	9122.00	4 - Upper	20111 Route 19 Cranberry Mall	Mars	PA	16066	In-Store	1/17/1991
East Liberty	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	1115.00	1 - Low	6112 Penn Avenue	Pittsburgh	PA	15206	Traditional	9/18/1946
North Shore	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	5632.01	5 - NA	106 Isabella St, Suite 102	Pittsburgh	PA	15212	Traditional	9/2/1947
Eaton Road	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8076.00	3 - Middle	2841 Ligonier Street	Latrobe	PA	15650	Traditional	12/6/1962
Finleyville Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	125	Washington	7711.00	3 - Middle	3701 State Route 88	Finleyville	PA	15332	In-Store	11/18/2004
Fisher Heights Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	125	Washington	7747.00	4 - Upper	1300 Country Club Road	Monongahela	PA	15063	In-Store	8/17/1998
Forest Hills	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	5639.00	3 - Middle	2324 Ardmore Boulevard	Pittsburgh	PA	15221	Traditional	7/2/1976
Fourth and Main	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8041.00	2 - Moderate	400 South Main Street	Greensburg	PA	15601	Traditional	4/22/1957
Fox Chapel	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	9800.00	5 - NA	837 Freeport Road	Pittsburgh	PA	15238	Traditional	4/2/1987
Gateway	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	0201.00	4 - Upper	603 Stanwix Street	Pittsburgh	PA	15222	Traditional	11/4/1952
Gibsonia Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4080.01	4 - Upper	400 Northtowne Square	Gibsonia	PA	15044	In-Store	10/8/1992
Hampton PA	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4141.02	4 - Upper	4761 Route 8	Allison Park	PA	15101	Traditional	1/17/1964
Hempfield Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8048.01	2 - Moderate	6204 Route 30, Suite 1	Greensburg	PA	15601	In-Store	3/22/1993
Kennedy Township Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4600.02	3 - Middle	1800 Mckees Rocks Rd	McKees Rock	PA	15136	In-Store	3/5/1995
Kittanning	38300	Pittsburgh, PA	NA	NA	42	005	Armstrong	9511.00	2 - Moderate	250 Market Street	Kittanning	PA	16201	Traditional	6/30/1952
Latrobe Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8073.00	2 - Moderate	1050 Mountain Laurel Plaza, STE 1	Latrobe	PA	15650	In-Store	8/22/1991
Lower Burrell	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8010.01	3 - Middle	3136 Leechburg Road	Lower Burrell	PA	15068	Traditional	11/1/1984
Monessen Park	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8055.00	3 - Middle	1731 Grand Blvd.	Monessen	PA	15062	Traditional	9/26/1957
Monroeville Banking and Wealth Center	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	5213.01	3 - Middle	4210 William Penn HWY	Monroeville	PA	15146	Traditional	9/5/1961
Moon Township	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4511.05	4 - Upper	1132 Thorn Run Extension	Coraopolis	PA	15108	Traditional	9/18/1989
Mt Royal	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4264.00	3 - Middle	1704 MT Royal Boulevard	Glenshaw	PA	15116	Traditional	7/8/1955
Murrysville Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8021.02	4 - Upper	4810 Old Wm. Penn Hwy	Export	PA	15632	In-Store	3/16/1995
New Sheffield	38300	Pittsburgh, PA	NA	NA	42	007	Beaver	6047.00	2 - Moderate	907 22nd Street	Aliquippa	PA	15001	Traditional	1/29/1958
Norwin	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8035.01	4 - Upper	648 Mills Drive, Suite #1	North Huntingdon	PA	15642	Traditional	12/18/1964
Oakland	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	0405.00	1 - Low	3718 Fifth Avenue	Pittsburgh	PA	15213	Traditional	12/11/1947
Oakmont	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	5252.00	4 - Upper	524 Allegheny River Blvd.	Oakmont	PA	15139	Traditional	6/15/1951
ParkwayWest	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4592.01	3 - Middle	6400 Steubenville Pike	Pittsburgh	PA	15205	Traditional	12/29/1987
Peebles Road	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4134.00	4 - Upper	8050 Peebles Road	Pittsburgh	PA	15237	Traditional	6/1/1966

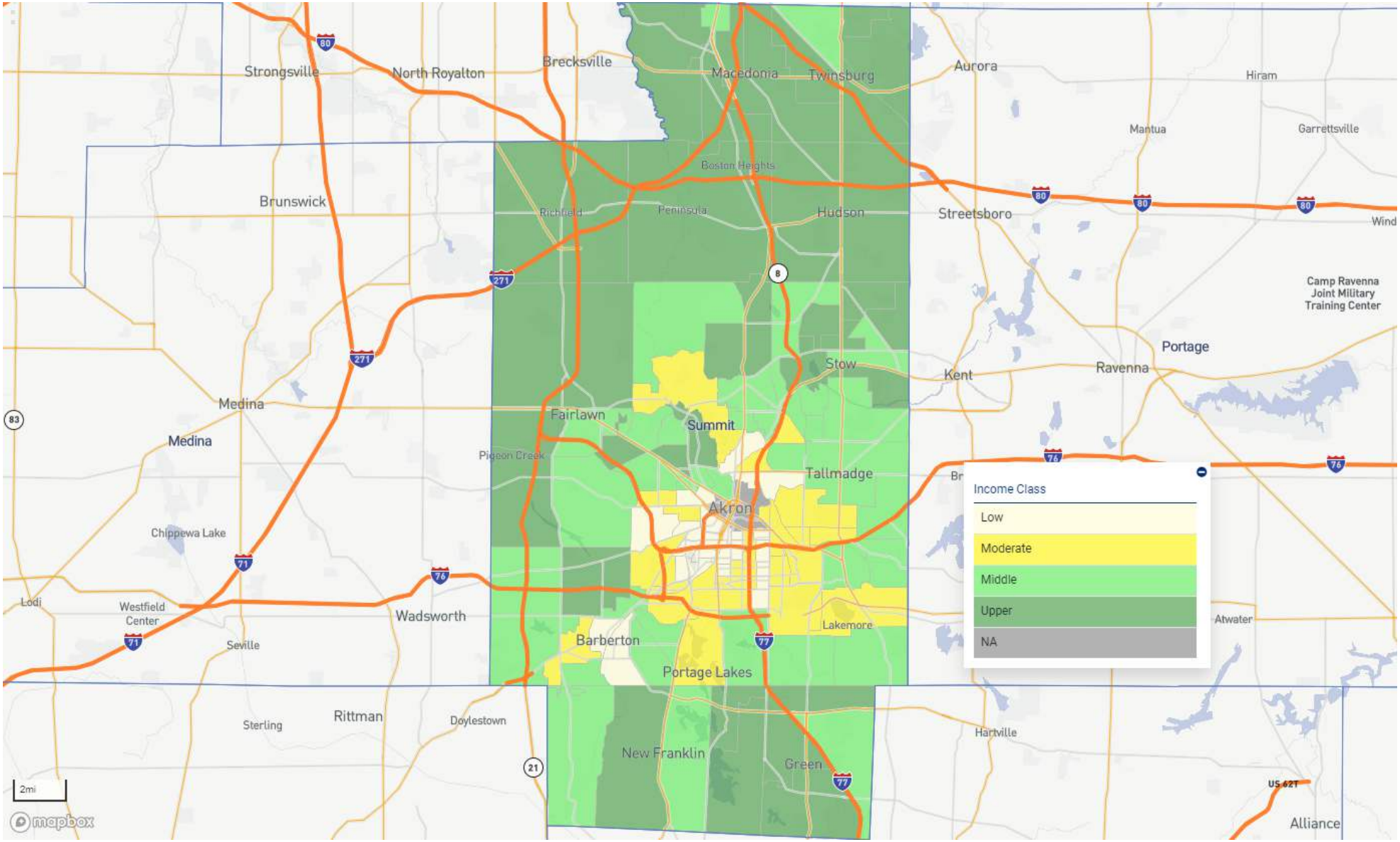
Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Penn Hills	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	5237.02	3 - Middle	6125 Saltsburg Road	Verona	PA	15147	Traditional	10/29/1973
Penn Hills Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	5234.00	2 - Moderate	230 Rodi Road	Pittsburgh	PA	15235	In-Store	9/19/1991
Penn Township Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8023.04	4 - Upper	2000 Penny Lane	Jeannette	PA	15644	In-Store	7/1/2010
Peters Township	38300	Pittsburgh, PA	NA	NA	42	125	Washington	7463.01	4 - Upper	3901 Washington Road	McMurray	PA	15317	Traditional	11/1/1982
Pleasant Hills	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4890.02	3 - Middle	50 Old Clairton Road	Pleasant Hills	PA	15236	Traditional	9/21/1953
Plum	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	5215.00	3 - Middle	1796 Golden Mile Highway	Monroeville	PA	15146	Traditional	11/28/1984
Pointe at North Fayette	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4530.04	4 - Upper	100 Andrew Drive	Pittsburgh	PA	15275	Traditional	2/3/1997
Saxonburg	38300	Pittsburgh, PA	NA	NA	42	019	Butler	9115.02	3 - Middle	205 Main Street	Saxonburg	PA	16056	Traditional	6/11/1948
Sewickley	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4455.00	4 - Upper	502 Broad Street	Sewickley	PA	15143	Traditional	11/20/1947
Shadyside Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	0709.00	4 - Upper	5550 Centre Avenue	Pittsburgh	PA	15232	In-Store	5/18/2006
Southside	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	1609.00	4 - Upper	2801 E Carson Street	Pittsburgh	PA	15203	Limited Service - CSR (	4/9/1951
Squirrel Hill	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	1408.00	4 - Upper	1801 Murray Avenue	Pittsburgh	PA	15217	Traditional	9/20/1957
Swissvale	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	5153.00	3 - Middle	1918 McCague Street	Pittsburgh	PA	15218	Traditional	11/25/1947
Thorn Hill	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4110.01	4 - Upper	101 Commonwealth Drive	Warrendale	PA	15086	Traditional	3/14/1983
Turtle Creek	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	5094.00	1 - Low	850 Penn Avenue	Turtle Creek	PA	15145	Traditional	3/13/1950
Washington	38300	Pittsburgh, PA	NA	NA	42	125	Washington	7041.00	1 - Low	40 South Main Street	Washington	PA	15301	Traditional	11/4/1948
Washington Mall Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	125	Washington	7551.00	3 - Middle	331 Washington Road	Washington	PA	15301	In-Store	4/4/1991
Waterfront	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4838.00	1 - Low	205 E Waterfront Dr	Homestead	PA	15120	Traditional	12/9/2019
West Mifflin Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4882.00	2 - Moderate	1356 Hoffman Blvd	West Mifflin	PA	15122	In-Store	1/31/1996
Wexford	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4090.01	4 - Upper	11060 Perry Highway	Wexford	PA	15090	Traditional	5/8/1964
Wilmington Rd Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	073	Lawrence	0102.01	4 - Upper	3230 Wilmington Rd.	New Castle	PA	16105	In-Store	6/28/2005
White Oak Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	5642.00	3 - Middle	2001 Lincoln Way	White Oak	PA	15131	In-Store	7/1/2010
Whitehall	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4781.00	3 - Middle	70 Towne Square Way	Pittsburgh	PA	15227	Traditional	5/2/1963
Zelienople	38300	Pittsburgh, PA	NA	NA	42	019	Butler	9119.00	3 - Middle	105 West Culvert St, Suite 100	Zelienople	PA	16063	Traditional	11/29/1948
Exeter PA	39740	Reading, PA	NA	NA	42	011	Berks	0121.06	4 - Upper	4215 Perkiomen Avenue	Reading	PA	19606	Traditional	11/30/1978
Greenwich Street	39740	Reading, PA	NA	NA	42	011	Berks	0013.00	1 - Low	628 Greenwich Street	Reading	PA	19601	Traditional	7/1/1932
Lancaster Avenue	39740	Reading, PA	NA	NA	42	011	Berks	0026.00	1 - Low	830 Lancaster Avenue	Reading	PA	19607	Traditional	10/16/1939
Spring Towne Centre Giant	39740	Reading, PA	NA	NA	42	011	Berks	0109.05	3 - Middle	2643 Shillington Road	Sinking Spring	PA	19608	In-Store	6/30/1995
Temple	39740	Reading, PA	NA	NA	42	011	Berks	0124.00	3 - Middle	4950 Kutztown Road	Temple	PA	19560	Traditional	12/31/1953
Wyomissing	39740	Reading, PA	NA	NA	42	011	Berks	0109.03	4 - Upper	70 Commerce Drive	Wyomissing	PA	19610	Traditional	4/1/1998
Clarks Summit	42540	Scranton--Wilkes-Barre, PA	NA	NA	42	069	Lackawanna	1104.03	4 - Upper	1142 Northern Blvd.	Clarks Summit	PA	18411	Traditional	2/10/2006
Crestwood	42540	Scranton--Wilkes-Barre, PA	NA	NA	42	079	Luzerne	2155.02	4 - Upper	219 South Mountain Blvd	Mountain Top	PA	18707	Traditional	12/11/1978
Dallas	42540	Scranton--Wilkes-Barre, PA	NA	NA	42	079	Luzerne	2112.01	4 - Upper	15 Main Street	Dallas	PA	18612	Traditional	5/18/1953
East End	42540	Scranton--Wilkes-Barre, PA	NA	NA	42	079	Luzerne	2014.00	2 - Moderate	351 Kidder Street	Wilkes-Barre	PA	18702	Traditional	10/26/1967
Kingston PA	42540	Scranton--Wilkes-Barre, PA	NA	NA	42	079	Luzerne	2127.00	2 - Moderate	196 South Wyoming Avenue	Kingston	PA	18704	Traditional	7/24/1972
West Hazleton	42540	Scranton--Wilkes-Barre, PA	NA	NA	42	079	Luzerne	2179.00	2 - Moderate	40 West Broad Street	West Hazleton	PA	18202	Traditional	10/5/1974
College Avenue	44300	State College, PA	NA	NA	42	027	Centre	0125.00	5 - NA	214 East College Ave	State College	PA	16801	Traditional	9/18/1918
North Hills	44300	State College, PA	NA	NA	42	027	Centre	0114.01	3 - Middle	1826 North Atherton Street	State College	PA	16803	Traditional	11/1/1966
South Hills	44300	State College, PA	NA	NA	42	027	Centre	0117.02	4 - Upper	1900 South Atherton Street	State College	PA	16801	Traditional	10/1/1956
Eastern	49620	York-Hanover, PA	NA	NA	42	133	York	0102.20	3 - Middle	2990 East Market St.	York	PA	17402	Traditional	11/28/1955
Brodheadsville	99999 Non	99999 Non Metro PA	NA	NA	42	089	Monroe	3012.02	4 - Upper	108 Erin Lane	Brodheadsville	PA	18322	Traditional	5/14/1957
Stroudsburg Main St	99999 Non	99999 Non Metro PA	NA	NA	42	089	Monroe	3008.02	3 - Middle	814 Main Street	Stroudsburg	PA	18360	Traditional	8/2/1909
Milford PA	99999 Non	99999 Non Metro PA	NA	NA	42	103	Pike	9506.01	4 - Upper	407 West Harford Street	Milford	PA	18337	Traditional	1/3/1973
Grove City	99999 Non	99999 Non Metro PA	NA	NA	42	085	Mercer	0329.00	4 - Upper	165 South Broad Street	Grove City	PA	16127	Traditional	1/1/1955
Hermitage	99999 Non	99999 Non Metro PA	NA	NA	42	085	Mercer	0313.00	4 - Upper	3390 East State Street	Hermitage	PA	16148	Traditional	7/1/1968
Meadville	99999 Non	99999 Non Metro PA	NA	NA	42	039	Crawford	1116.00	1 - Low	1133 Park Avenue	Meadville	PA	16335	Traditional	4/1/1962
Oil City South	99999 Non	99999 Non Metro PA	NA	NA	42	121	Venango	2009.00	2 - Moderate	24 State Street	Oil City	PA	16301	Traditional	7/1/1956
Atwood Avenue	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0145.02	3 - Middle	120 Atwood Avenue	Cranston	RI	02920	Traditional	1/30/1974
Barrington RI	39300	Providence-Warwick, RI-MA	NA	NA	44	001	Bristol	0304.00	4 - Upper	184 County Road	Barrington	RI	02806	Traditional	7/10/1953
Branch Avenue S and S	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0029.00	2 - Moderate	333 West River Street	Providence	RI	02909	In-Store	11/11/2001
Bristol Downtown	39300	Providence-Warwick, RI-MA	NA	NA	44	001	Bristol	0307.00	2 - Moderate	464 Hope Street	Bristol	RI	02809	Traditional	9/15/1965
Bristol	39300	Providence-Warwick, RI-MA	NA	NA	44	001	Bristol	0309.02	4 - Upper	1146 Hope Street	Bristol	RI	02809	In-Store	8/26/2001
Charles Street	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0118.00	2 - Moderate	1090 Charles Street	North Providence	RI	02904	Traditional	6/5/1972
Chepachet	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0131.02	3 - Middle	21 Money Hill Road	Chepachet	RI	02814	Traditional	5/5/1971
Coventry	39300	Providence-Warwick, RI-MA	NA	NA	44	003	Kent	0206.03	3 - Middle	738 Tiogue Avenue	Coventry	RI	02816	Traditional	2/9/1972
Cowesett	39300	Providence-Warwick, RI-MA	NA	NA	44	003	Kent	0222.02	3 - Middle	300 Quaker Lane, suite 22	Warwick	RI	02886	Traditional	12/12/1988
Cumberland Plaza	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0114.03	4 - Upper	2000 Mendon Road	Cumberland	RI	02864	Traditional	4/29/1964

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Darlington	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0168.00	3 - Middle	800 Newport Avenue	Pawtucket	RI	02861	Traditional	9/1/1979
Downtown	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0008.00	3 - Middle	30 Kennedy Plaza, Suite 101	Providence	RI	02903	Traditional	1/22/1954
East Avenue	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0166.00	3 - Middle	409 East Avenue	Pawtucket	RI	02860	Traditional	3/27/1968
East Greenwich	39300	Providence-Warwick, RI-MA	NA	NA	44	003	Kent	0209.01	4 - Upper	821 Main Street	East Greenwich	RI	02818	Traditional	2/1/1973
East Side	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0036.01	3 - Middle	120 Waterman Street	Providence	RI	02906	Traditional	4/1/1970
Smithfield Ave	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0163.00	3 - Middle	380 Smithfield Avenue	Pawtucket	RI	02860	Traditional	5/15/1953
Garden City	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0139.00	4 - Upper	5 Garden City Drive	Cranston	RI	02920	Traditional	2/1/1973
Garfield Avenue S and S	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0141.00	2 - Moderate	204 Garfield Avenue	Cranston	RI	02920	In-Store	10/18/2001
Greenville	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0127.02	3 - Middle	596 Putnam Pike	Greenville	RI	02828	Traditional	4/5/1954
Hope Street	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0033.00	4 - Upper	792 Hope Street	Providence	RI	02906	Traditional	11/15/1967
Hoxsie	39300	Providence-Warwick, RI-MA	NA	NA	44	003	Kent	0213.00	3 - Middle	10 West Shore Road	Warwick	RI	02889	Traditional	4/19/1965
Johnston	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0124.01	3 - Middle	1495 Hartford Avenue	Johnston	RI	02919	Traditional	6/30/1985
Johnston Campus Branch	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0123.00	3 - Middle	One Citizens Bank Way	Johnston	RI	02919	Special Purpose	8/13/2018
Lincoln S and S	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0116.00	4 - Upper	622 George Washington Hwy	Lincoln	RI	02865	In-Store	8/25/2001
Mendon Road	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0113.01	3 - Middle	60 Mendon Road	Cumberland	RI	02864	Traditional	2/1/1973
Middletown	39300	Providence-Warwick, RI-MA	NA	NA	44	005	Newport	0403.02	3 - Middle	25 East Main Road	Middletown	RI	02842	Traditional	7/15/1954
Mineral Spring	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0120.00	3 - Middle	1880 Mineral Spring Avenue	North Providence	RI	02904	Traditional	2/1/1973
Mt Pleasant	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0021.02	2 - Moderate	270 Academy Avenue	Providence	RI	02908	Traditional	2/9/1949
Narragansett	39300	Providence-Warwick, RI-MA	NA	NA	44	009	Washington	0515.04	4 - Upper	10 Woodruff Avenue	Narragansett	RI	02882	Traditional	4/19/1965
Newport	39300	Providence-Warwick, RI-MA	NA	NA	44	005	Newport	0410.00	3 - Middle	8 Washington Square	Newport	RI	02840	Traditional	1/1/1903
Newport S and S	39300	Providence-Warwick, RI-MA	NA	NA	44	005	Newport	0405.00	1 - Low	199 Connell HWY	Newport	RI	02840	In-Store	5/29/2001
North Kingstown	39300	Providence-Warwick, RI-MA	NA	NA	44	009	Washington	0501.03	3 - Middle	100 Frenchtown Road	North Kingstown	RI	02852	Traditional	8/4/1970
North Smithfield	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0128.02	4 - Upper	67 Eddie Dowling Highway	North Smithfield	RI	02896	Traditional	2/5/1962
Oaklawn	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0144.00	3 - Middle	965 Oaklawn Avenue	Cranston	RI	02920	Traditional	9/23/1965
Park Avenue	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0140.00	3 - Middle	1030 Park Avenue	Cranston	RI	02910	Traditional	3/15/1967
Pawtuxet	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0134.00	4 - Upper	2191 Broad Street	Cranston	RI	02905	Traditional	4/4/1973
Peck Corners	39300	Providence-Warwick, RI-MA	NA	NA	44	001	Bristol	0301.00	4 - Upper	965 County Road	Barrington	RI	02806	Traditional	4/26/1957
Plainfield Pike	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0148.00	3 - Middle	1850 Plainfield Pike	Cranston	RI	02921	Traditional	9/22/1971
Portsmouth RI	39300	Providence-Warwick, RI-MA	NA	NA	44	005	Newport	0401.02	4 - Upper	3033 East Main Road	Portsmouth	RI	02871	Traditional	8/12/1959
Richmond S and S	39300	Providence-Warwick, RI-MA	NA	NA	44	009	Washington	0506.00	4 - Upper	3 Stilson Rd.	Richmond	RI	02898	In-Store	5/26/2001
Silver Lake	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0018.00	1 - Low	700 Hartford Ave	Providence	RI	02909	Traditional	9/7/1966
Taunton Avenue	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0103.00	3 - Middle	622 Taunton Avenue	East Providence	RI	02914	Traditional	10/19/1981
Ten Rod Road S and S RI	39300	Providence-Warwick, RI-MA	NA	NA	44	009	Washington	0503.01	4 - Upper	1300 Ten Rod Rd	North Kingstown	RI	02852	In-Store	3/30/2007
Wakefield	39300	Providence-Warwick, RI-MA	NA	NA	44	009	Washington	0512.02	3 - Middle	51 Main Street	Wakefield	RI	02879	Traditional	3/10/1976
Warwick Greenwich Ave S and S	39300	Providence-Warwick, RI-MA	NA	NA	44	003	Kent	0221.00	3 - Middle	575 Greenwich Ave	Warwick	RI	02886	In-Store	10/10/2008
Washington Park	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0001.02	2 - Moderate	1477 Broad Street	Providence	RI	02905	Traditional	4/19/1965
West Warwick	39300	Providence-Warwick, RI-MA	NA	NA	44	003	Kent	0203.00	2 - Moderate	1220 Main Street	West Warwick	RI	02893	Traditional	2/1/1973
Westerly	39300	Providence-Warwick, RI-MA	NA	NA	44	009	Washington	0509.01	3 - Middle	112 Franklin Street	Westerly	RI	02891	Traditional	9/22/1981
Westminster Street	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0011.00	3 - Middle	919 Westminster Street	Providence	RI	02903	Traditional	3/25/1991
Wildes Corner	39300	Providence-Warwick, RI-MA	NA	NA	44	003	Kent	0217.00	2 - Moderate	2574 West Shore Road	Warwick	RI	02889	Traditional	3/1/1962
Woonsocket	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0180.00	1 - Low	67 Cumberland Street	Woonsocket	RI	02895	Traditional	6/27/1992
Burlington VT	15540	Burlington-South Burlington, VT	NA	NA	50	007	Chittenden	0010.00	4 - Upper	148 College St	Burlington	VT	05401	Traditional	3/1/1992
Essex Junction	15540	Burlington-South Burlington, VT	NA	NA	50	007	Chittenden	0026.01	3 - Middle	84 Pearl Street	Essex Junction	VT	05452	Traditional	6/2/1986
South Burlington	15540	Burlington-South Burlington, VT	NA	NA	50	007	Chittenden	0033.04	3 - Middle	1117 Shelburne Road	South Burlington	VT	05403	Traditional	4/21/1980
St Albans	15540	Burlington-South Burlington, VT	NA	NA	50	011	Franklin	0107.00	2 - Moderate	152 South Main Street	St. Albans	VT	05478	Traditional	10/10/1989
Williston	15540	Burlington-South Burlington, VT	NA	NA	50	007	Chittenden	0031.01	3 - Middle	68 Helena Drive	Williston	VT	05495	Traditional	2/4/1985
Bennington	99999 Non	99999 Non Metro VT	NA	NA	50	003	Bennington	9712.00	3 - Middle	310 Main Street	Bennington	VT	05201	Traditional	7/14/1938
Brattleboro	99999 Non	99999 Non Metro VT	NA	NA	50	025	Windham	9686.00	3 - Middle	894 N. Putney Road	Brattleboro	VT	05301	Traditional	11/1/1972
Montpelier	99999 Non	99999 Non Metro VT	NA	NA	50	023	Washington	9548.00	4 - Upper	7 Main Street	Montpelier	VT	05602	Traditional	11/7/1977
Route 7 Middlebury	99999 Non	99999 Non Metro VT	NA	NA	50	001	Addison	9608.00	4 - Upper	36 Middle Road	Middlebury	VT	05753	Traditional	1/1/1928
Rutland	99999 Non	99999 Non Metro VT	NA	NA	50	021	Rutland	9632.00	3 - Middle	47 Merchants Row	Rutland	VT	05702	Traditional	2/1/1880
ARLINGTON	47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	11694	Arlington-Alexandria-Reston, VA-WV	51	013	Arlington	1014.01	3 - Middle	800 North Glebe Road	Arlington	VA	22203	Traditional	1/22/2008
ALEXANDRIA	47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	11694	Arlington-Alexandria-Reston, VA-WV	51	510	Alexandria City*	2019.00	4 - Upper	1700 DIAGONAL ROAD	Alexandria	VA	22314	Traditional	11/5/2007
RESTON	47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	11694	Arlington-Alexandria-Reston, VA-WV	51	059	Fairfax	4822.05	4 - Upper	11670A Plaza America Drive	Reston	VA	20190	Traditional	3/10/2008

RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

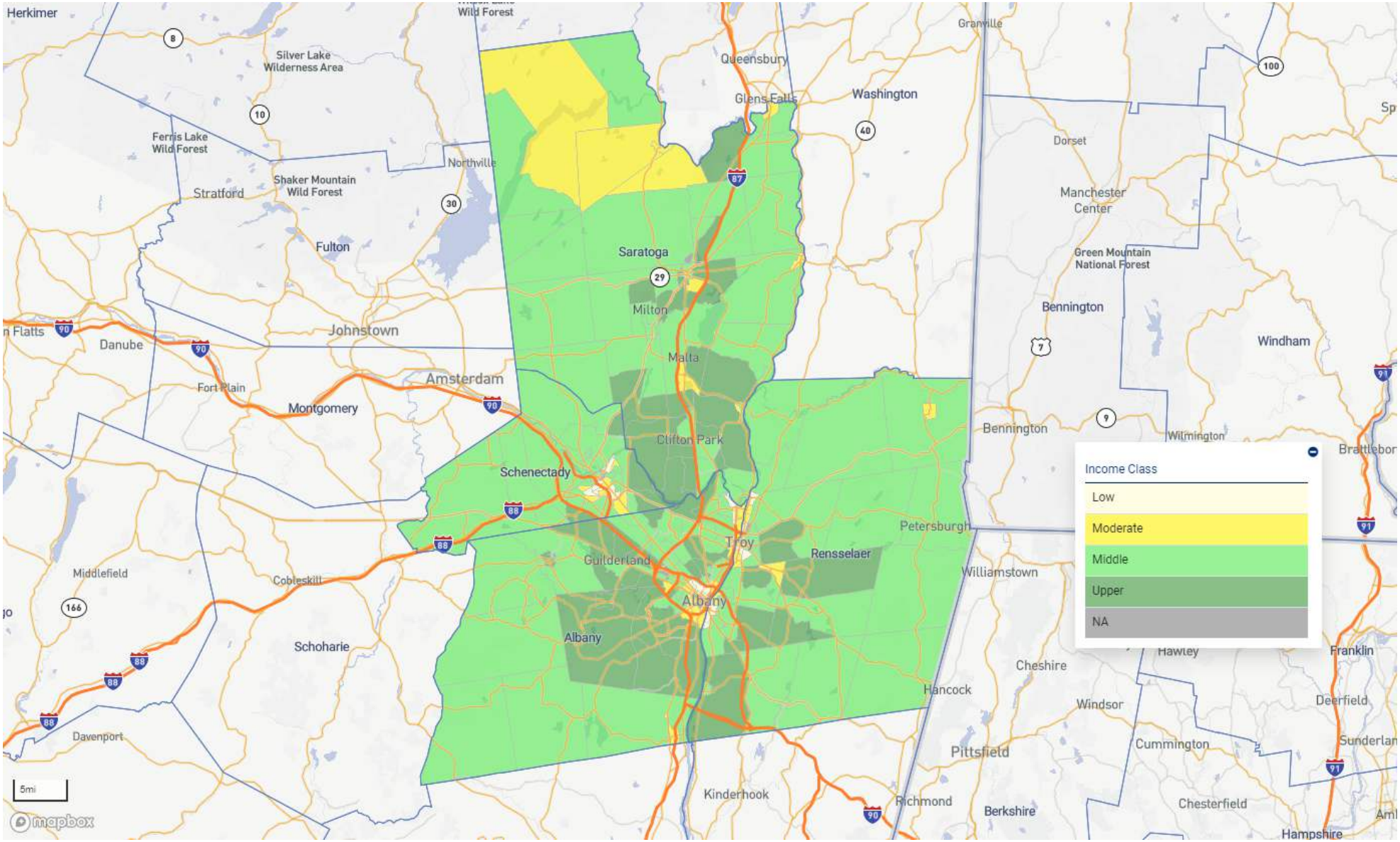
Assessment Area: 10420 - AKRON, OH



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

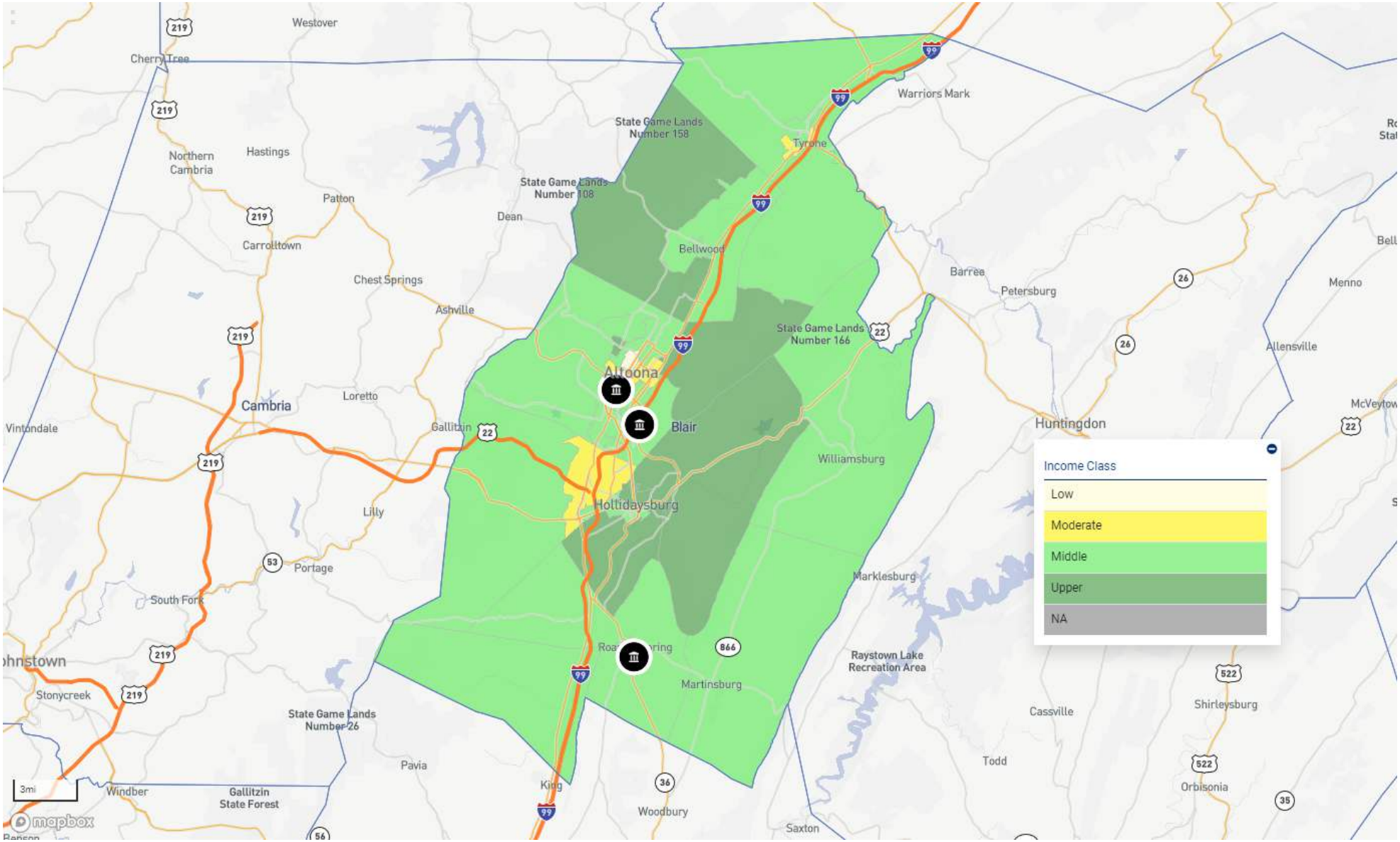
Assessment Area: 10580 - ALBANY-SCHENECTADY-TROY, NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

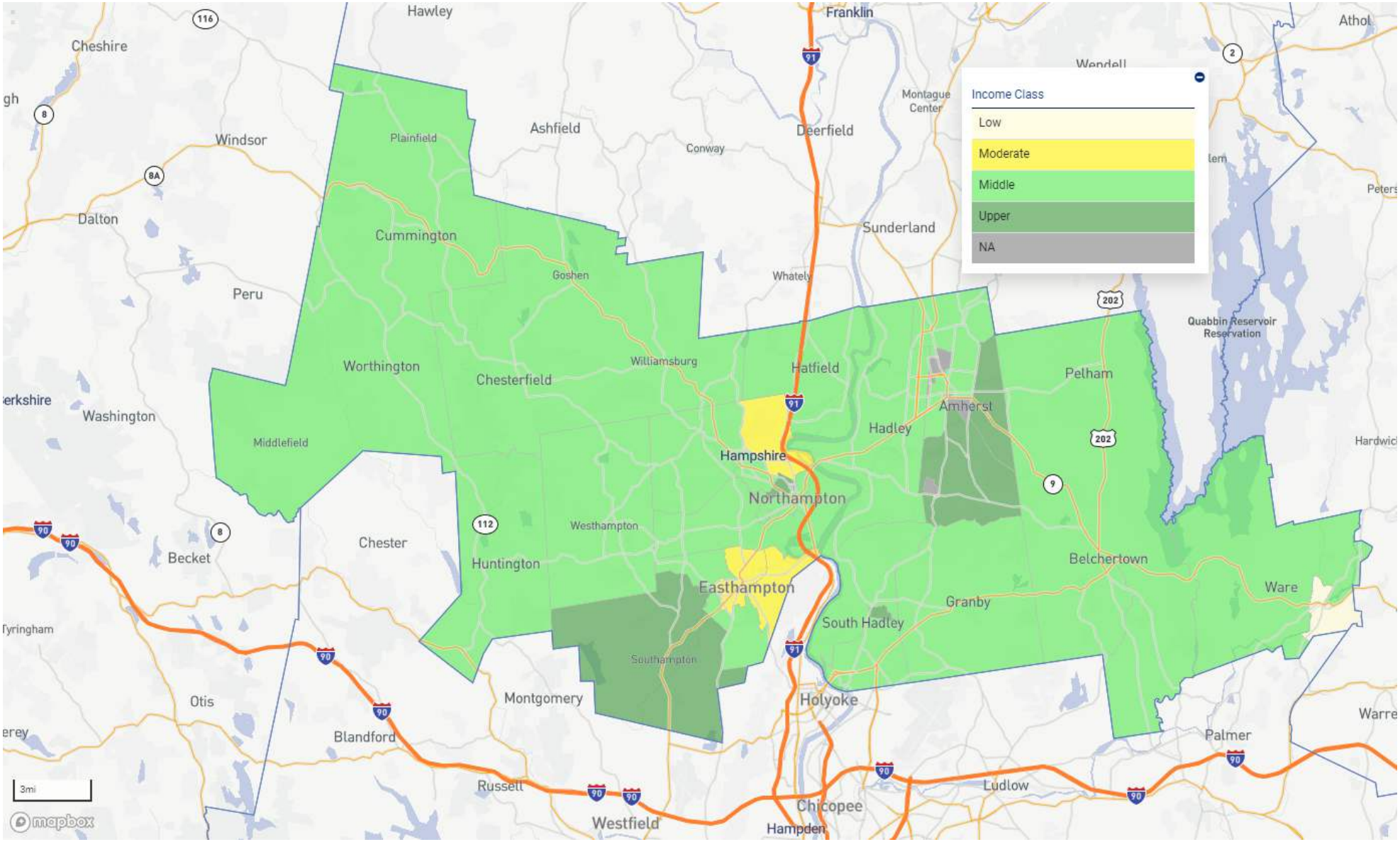
Assessment Area: 11020 - ALTOONA, PA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

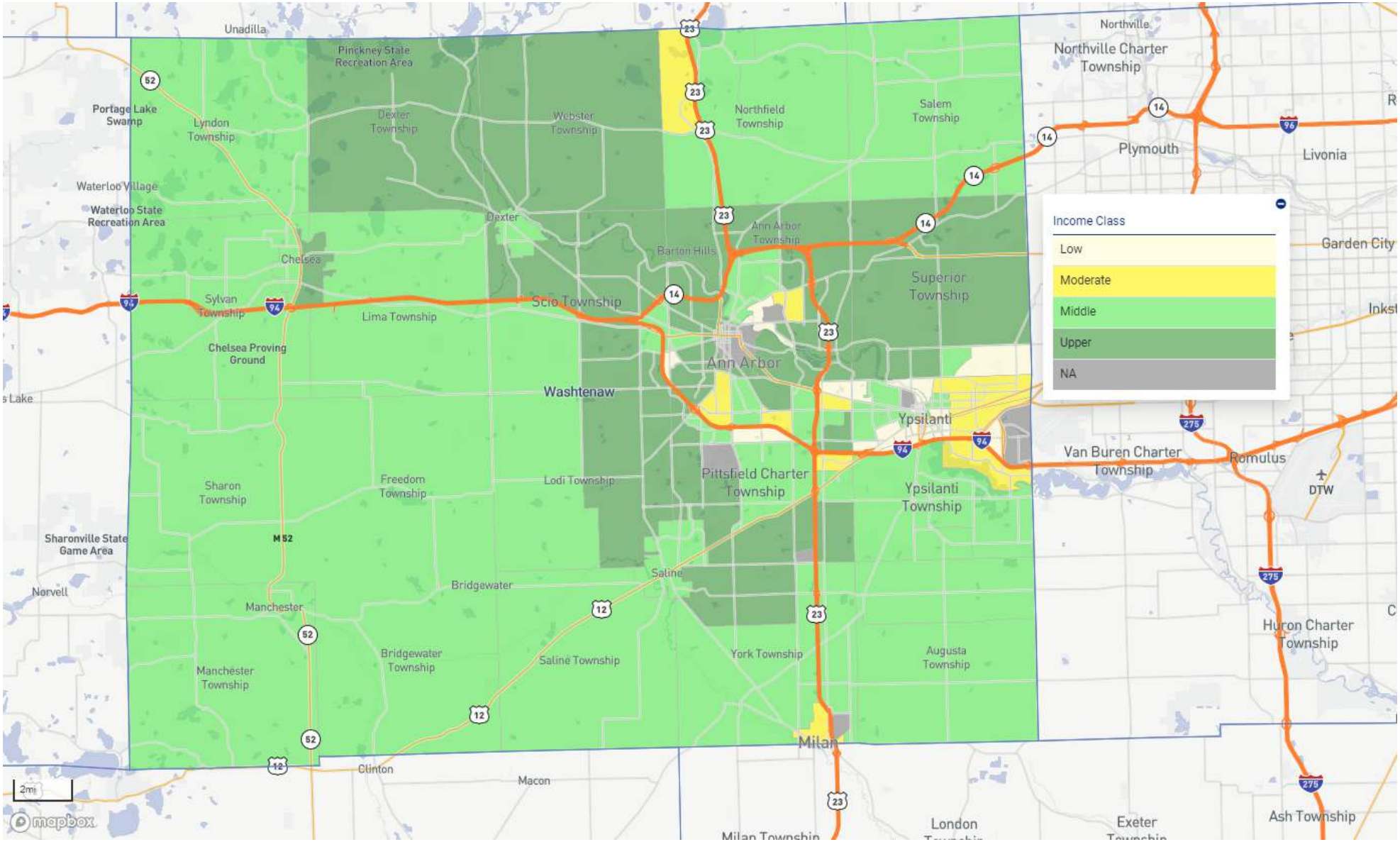
Assessment Area: 11200 - AMHERST TOWN-NORTHAMPTON, MA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

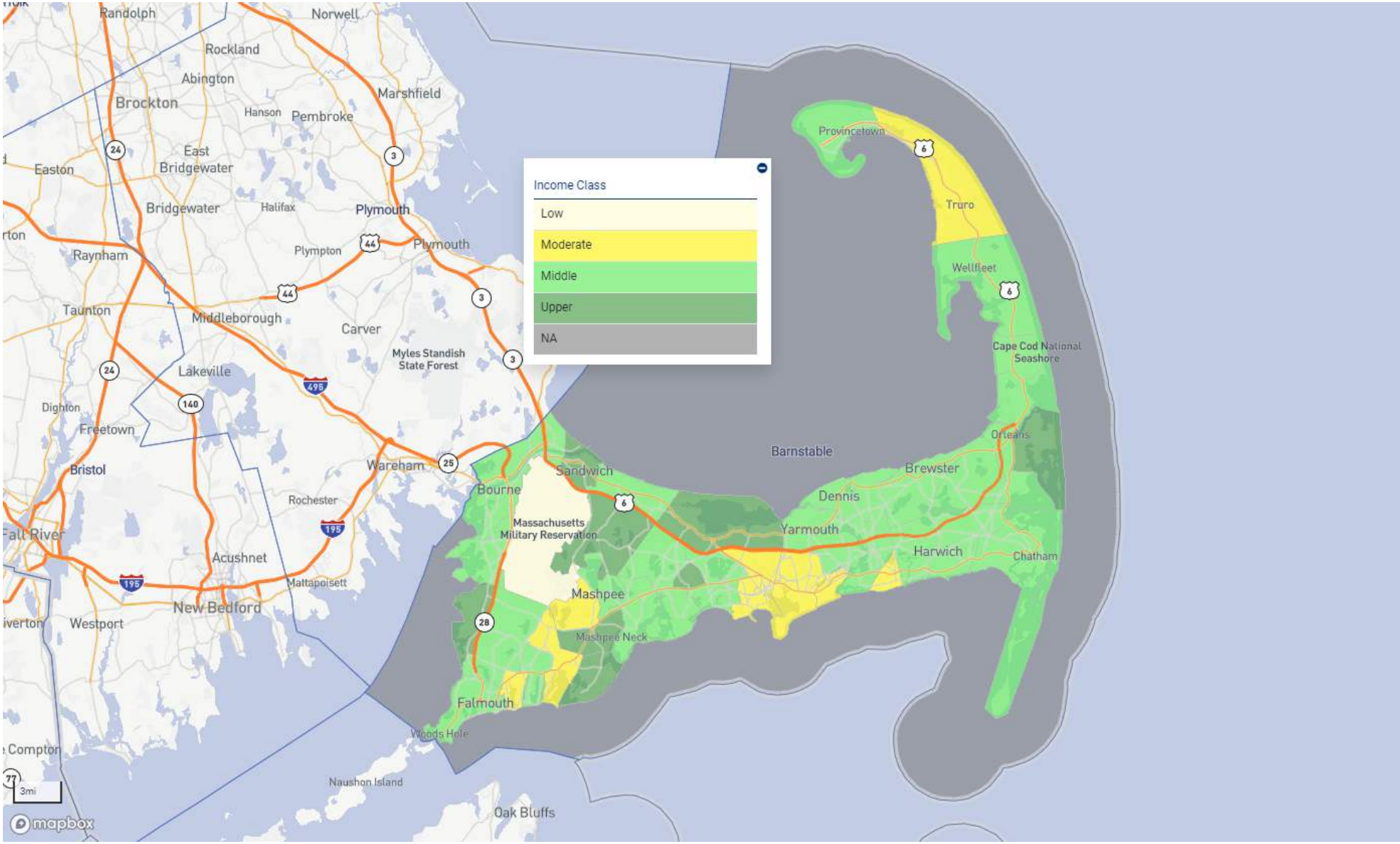
Assessment Area: 11460 - ANN ARBOR, MI



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

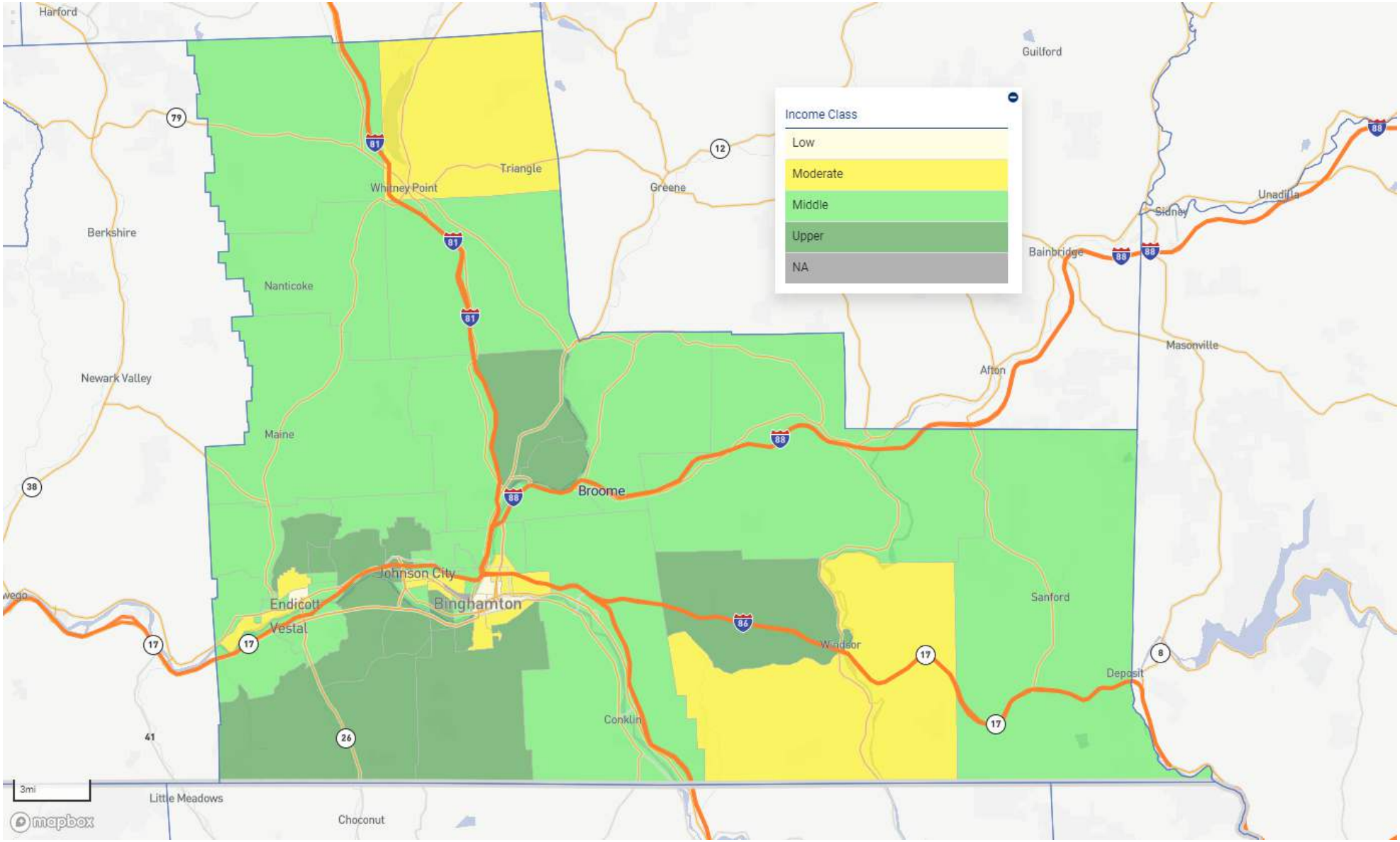
Assessment Area: 12700 - BARNSTABLE TOWN, MA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

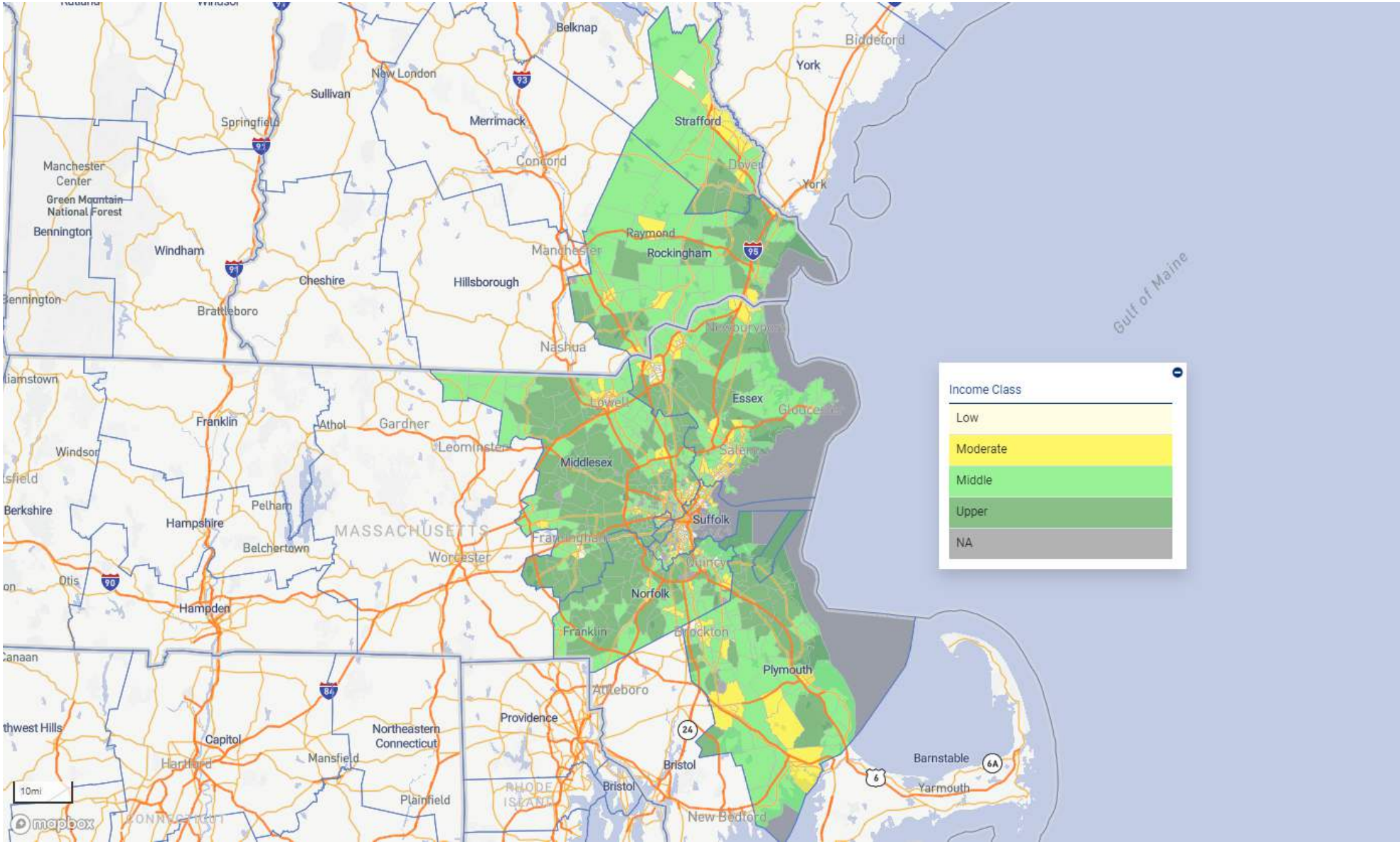
Assessment Area: 13780 - BINGHAMTON, NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

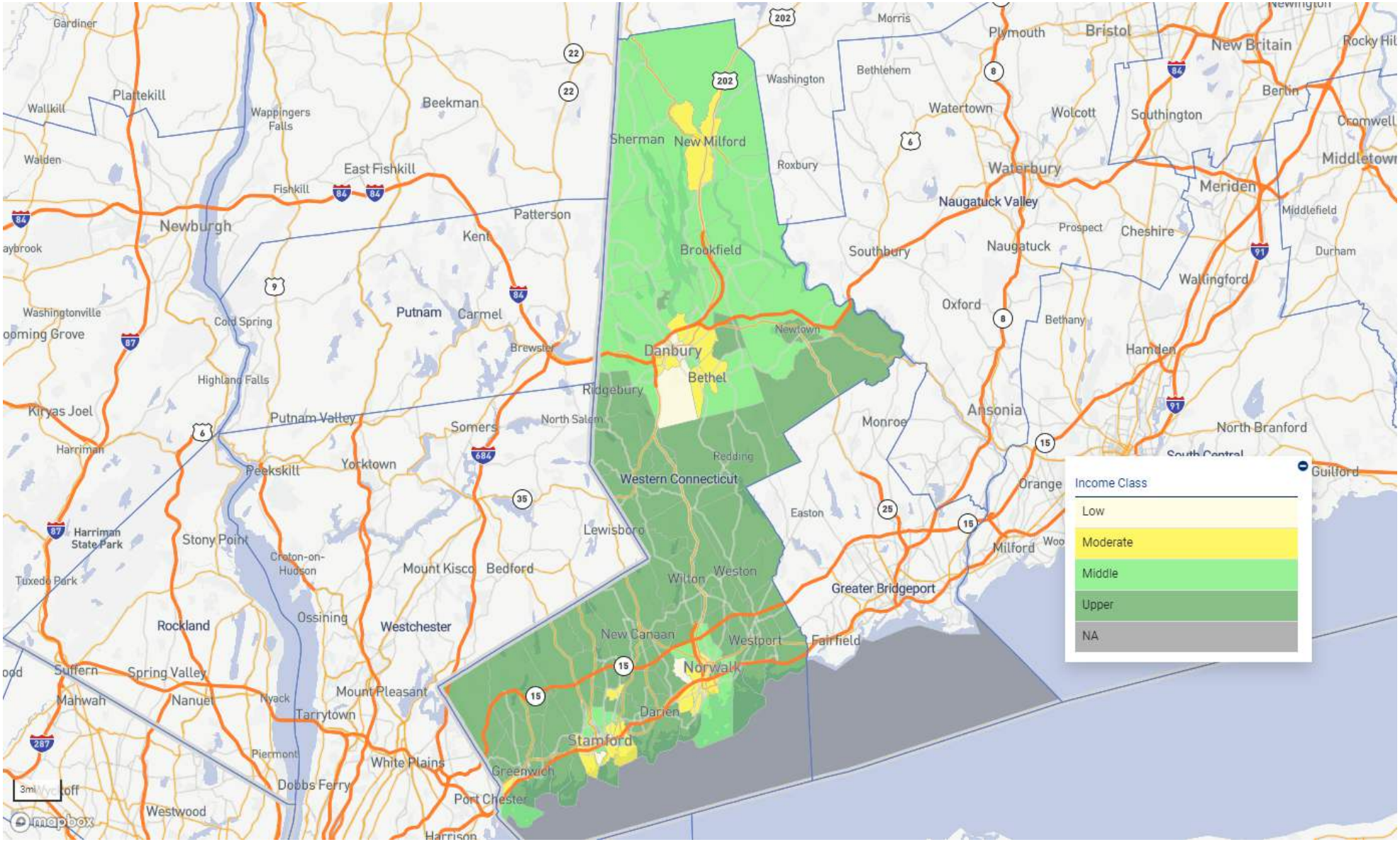
Assessment Area: 14460 - BOSTON-CAMBRIDGE-NEWTON, MA-NH



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

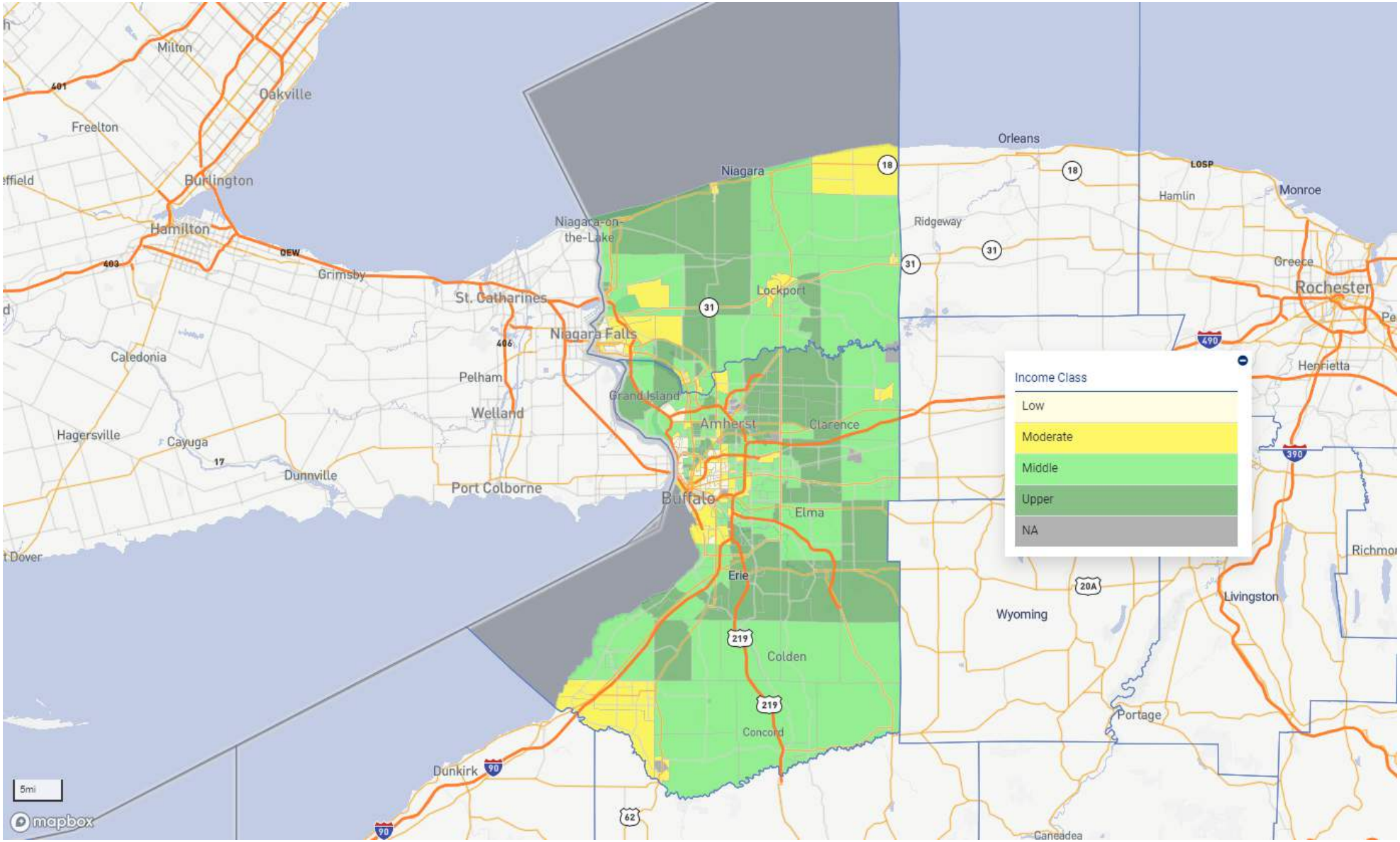
Assessment Area: 14860 - BRIDGEPORT-STAMFORD-DANBURY, CT



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

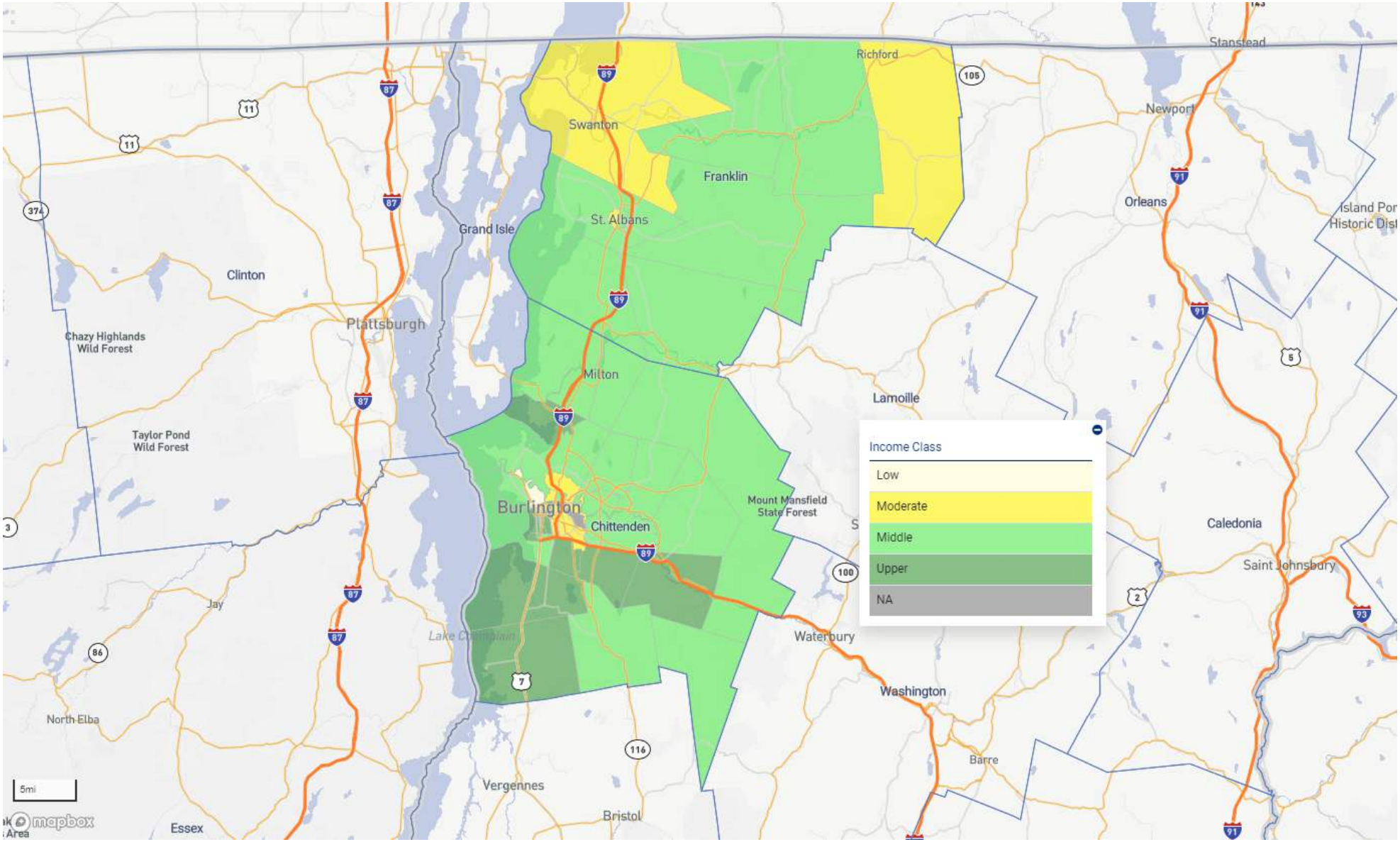
Assessment Area: 15380 - BUFFALO-CHEEKTOWAGA, NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

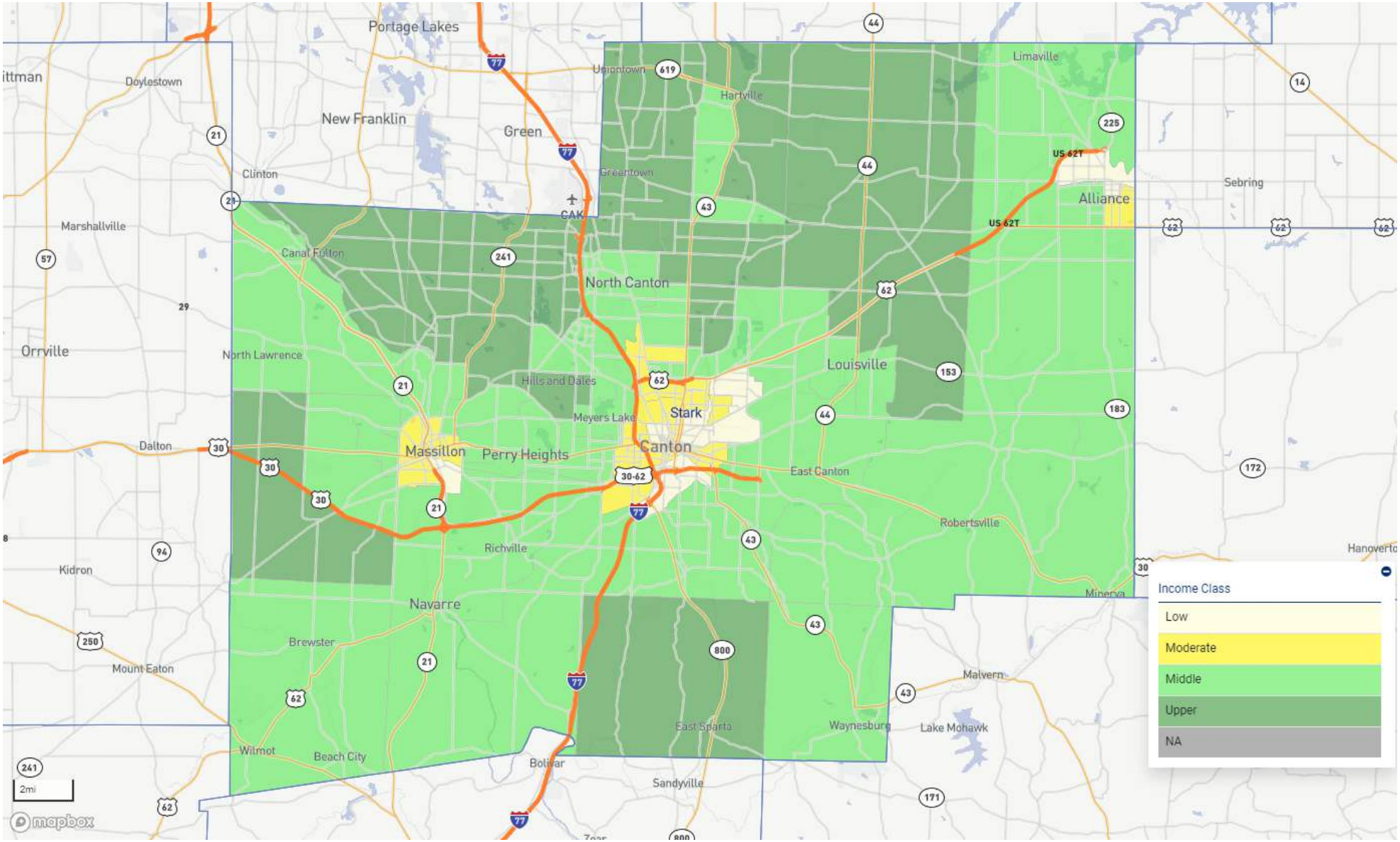
Assessment Area: 15540 - BURLINGTON-SOUTH BURLINGTON, VT



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

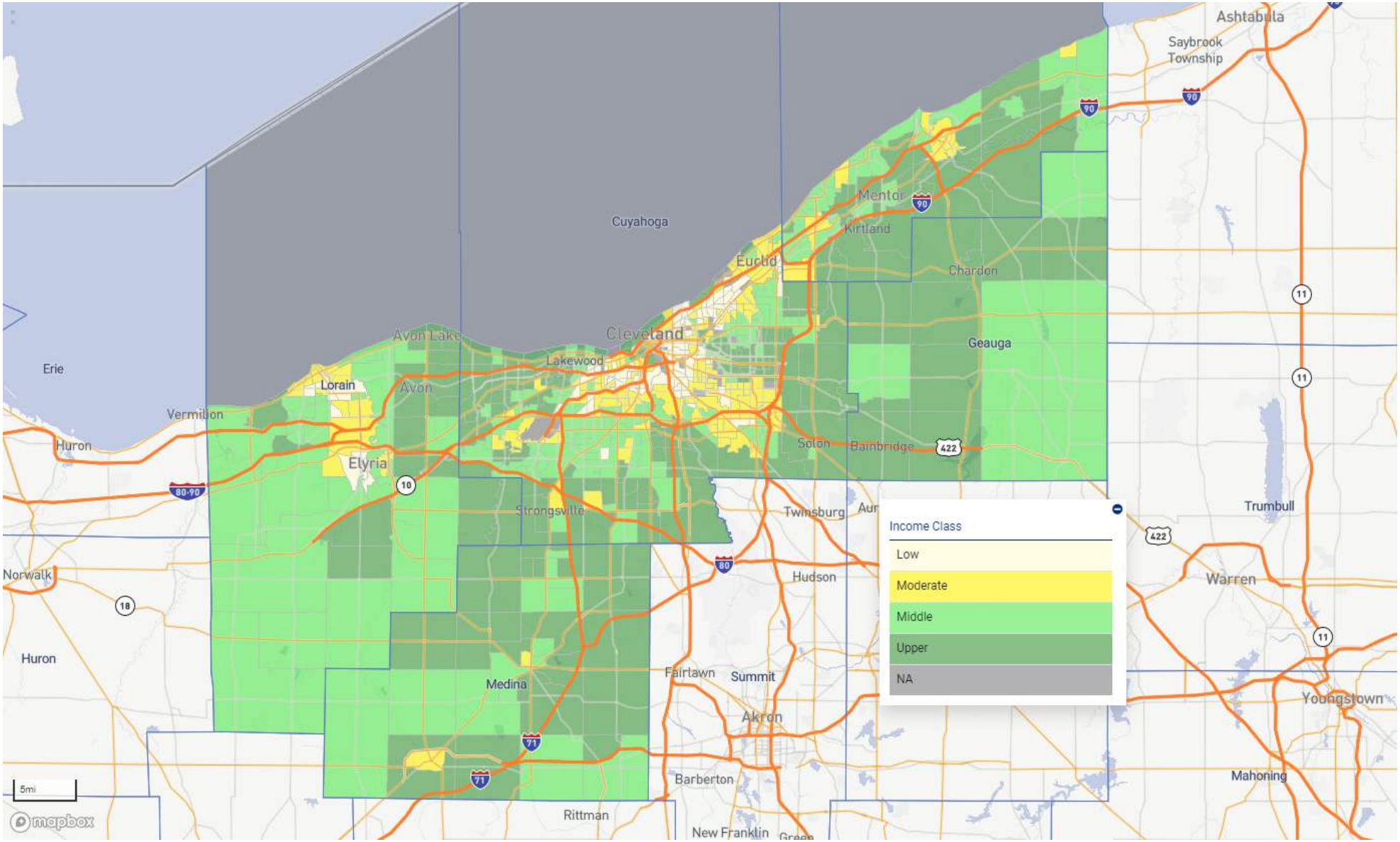
Assessment Area: 15940 - CANTON-MASSILLON, OH



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

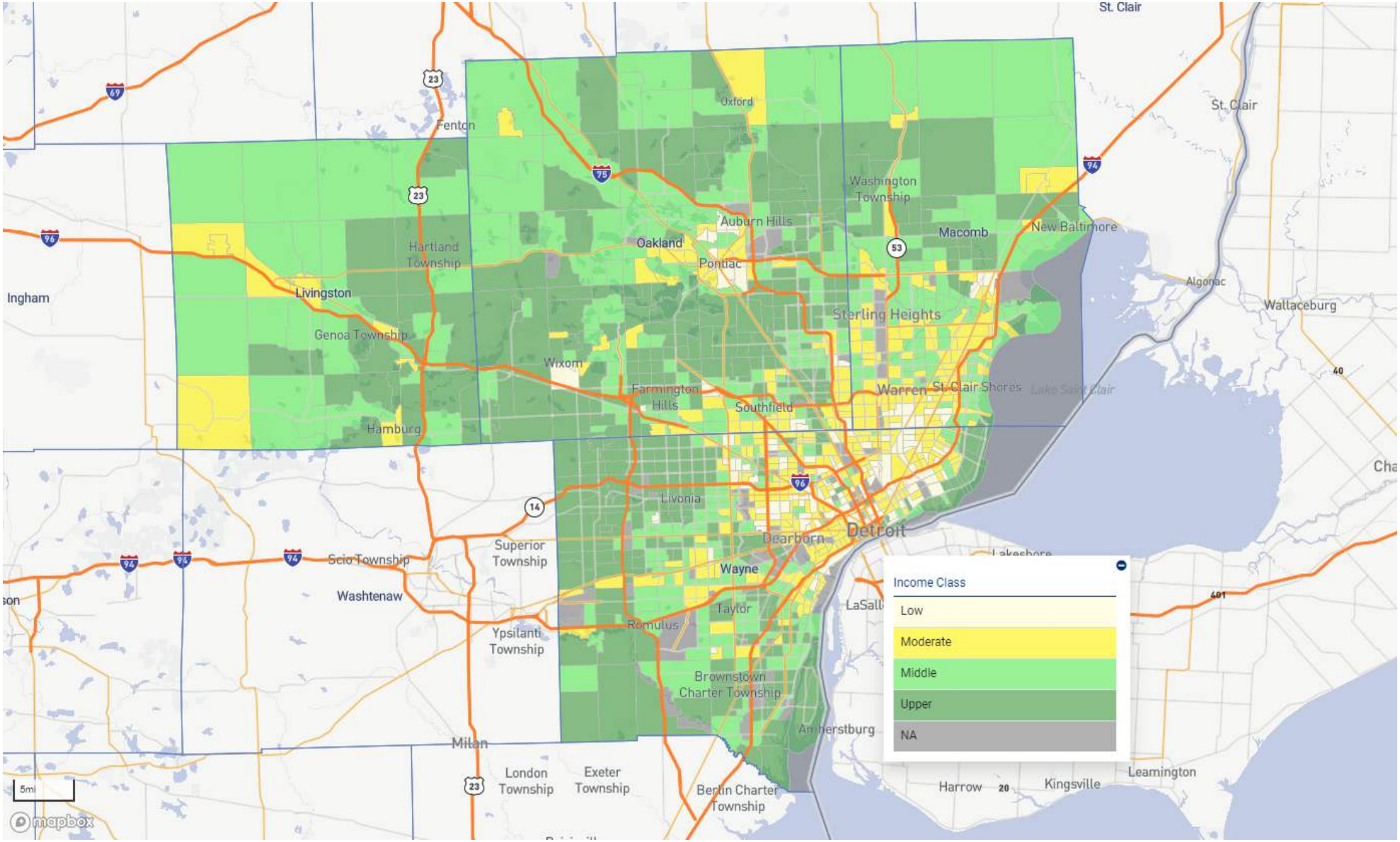
Assessment Area: 17410 - CLEVELAND, OH



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

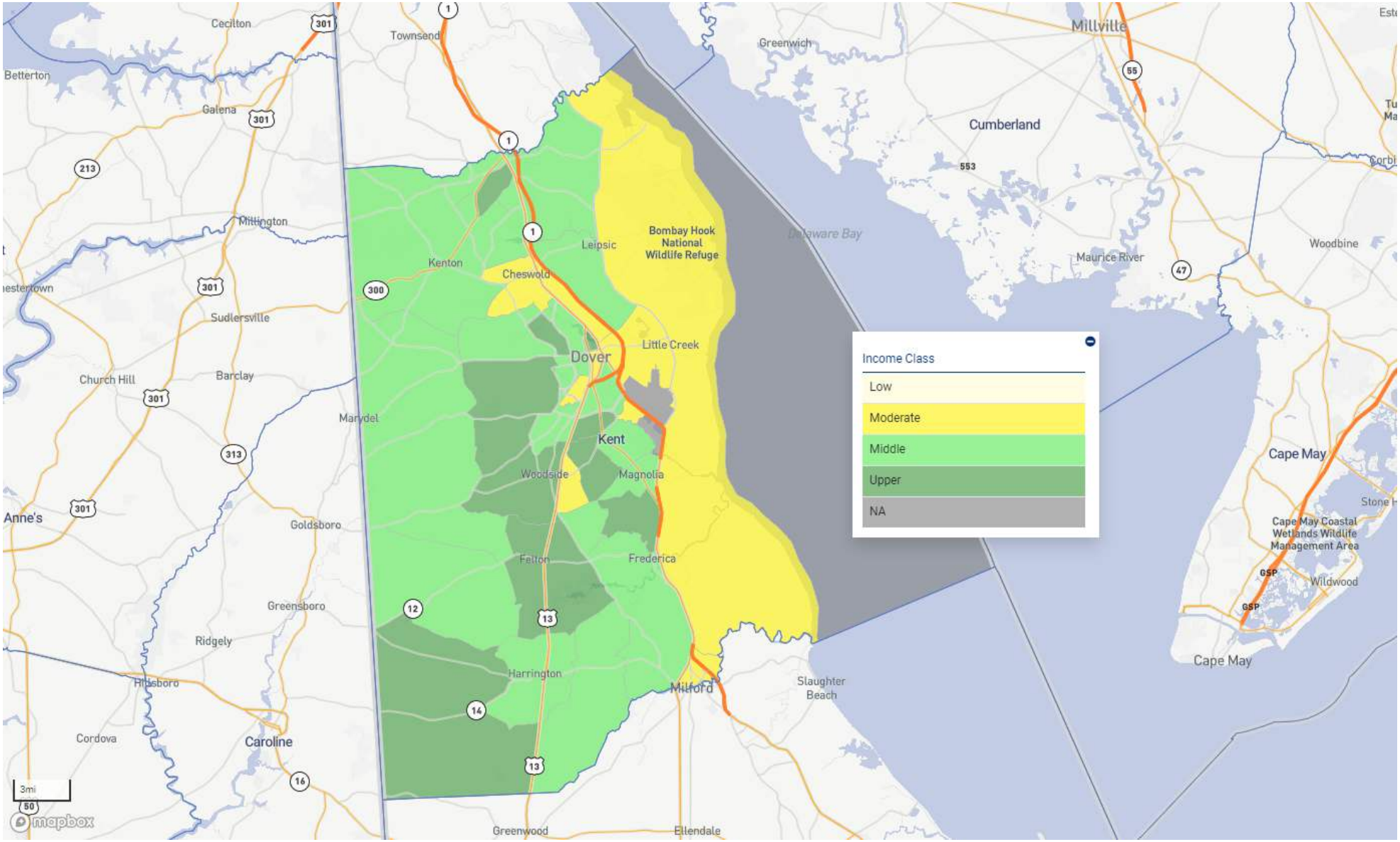
Assessment Area: 19820 - DETROIT-WARREN-DEARBORN, MI



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

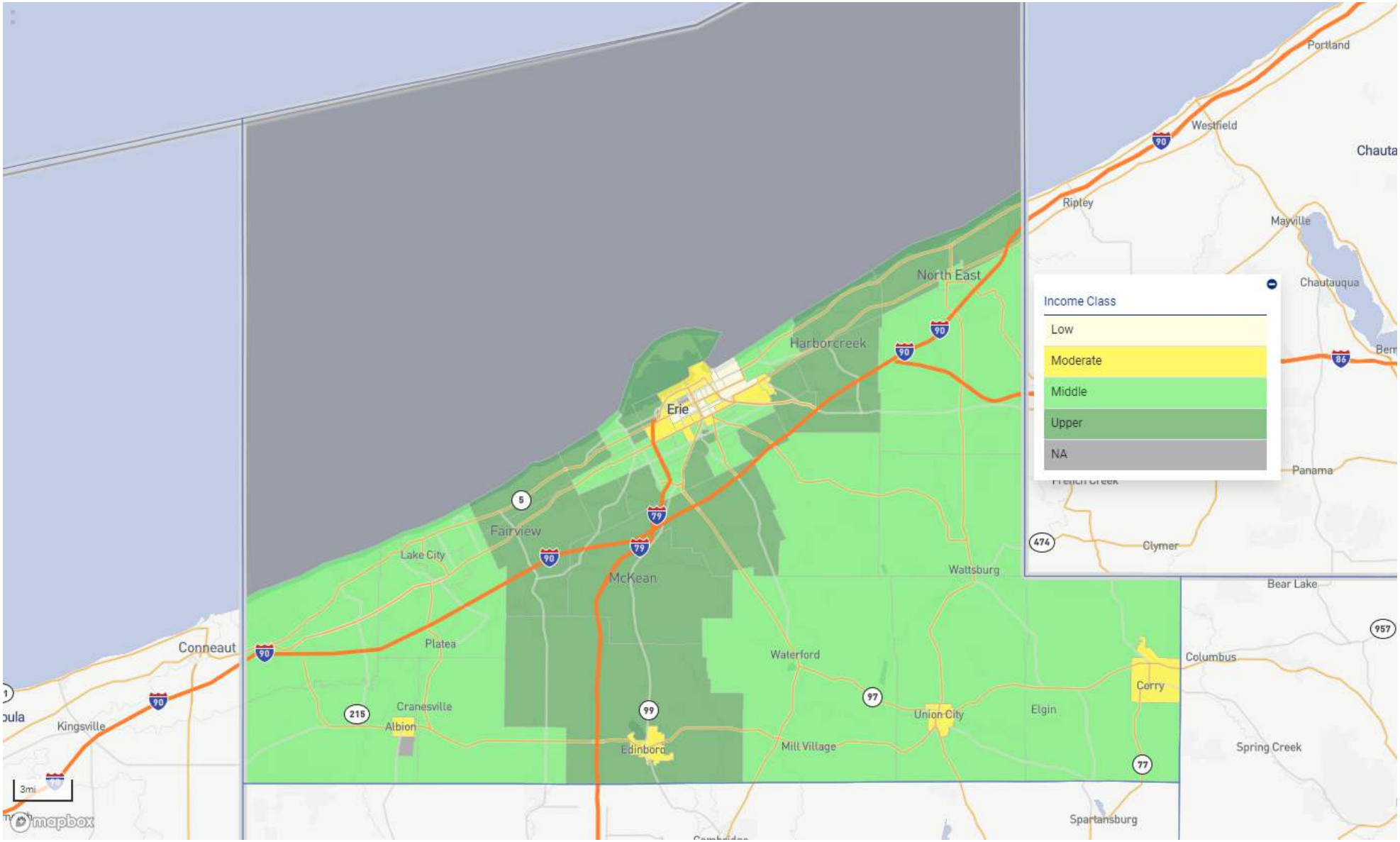
Assessment Area: 20100 - DOVER, DE



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

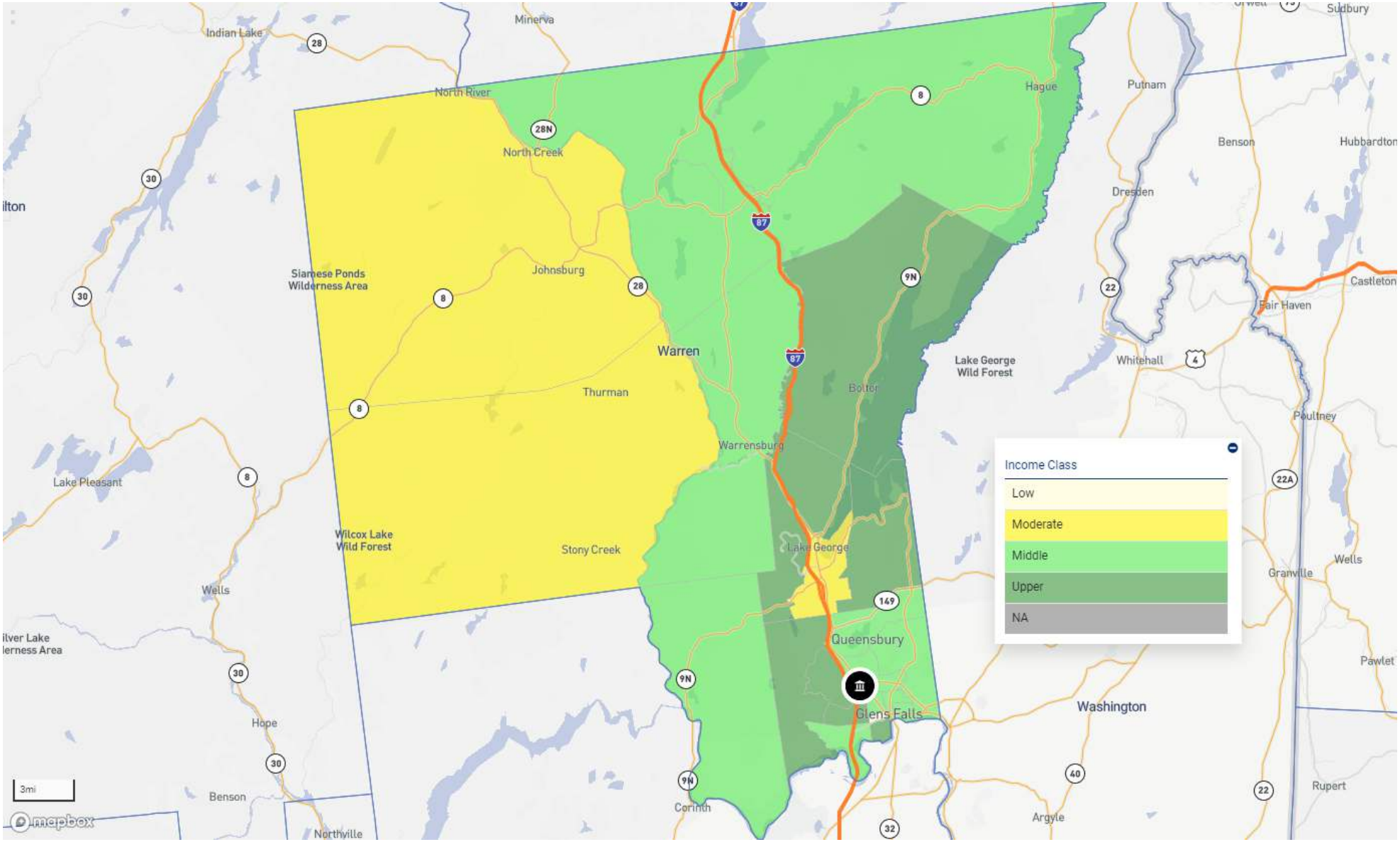
Assessment Area: 21500 - ERIE, PA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

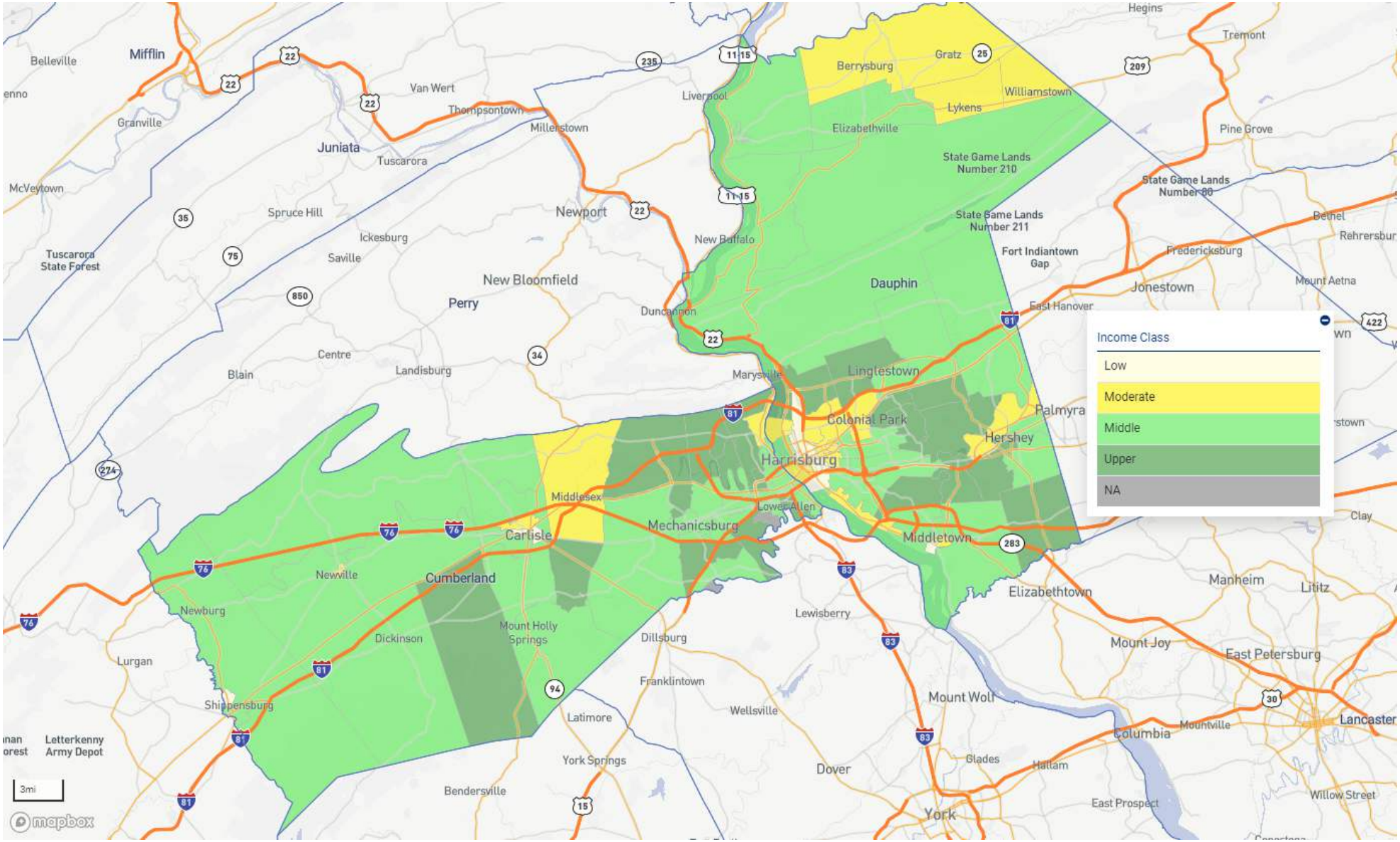
Assessment Area: 24020 - GLENS FALLS, NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

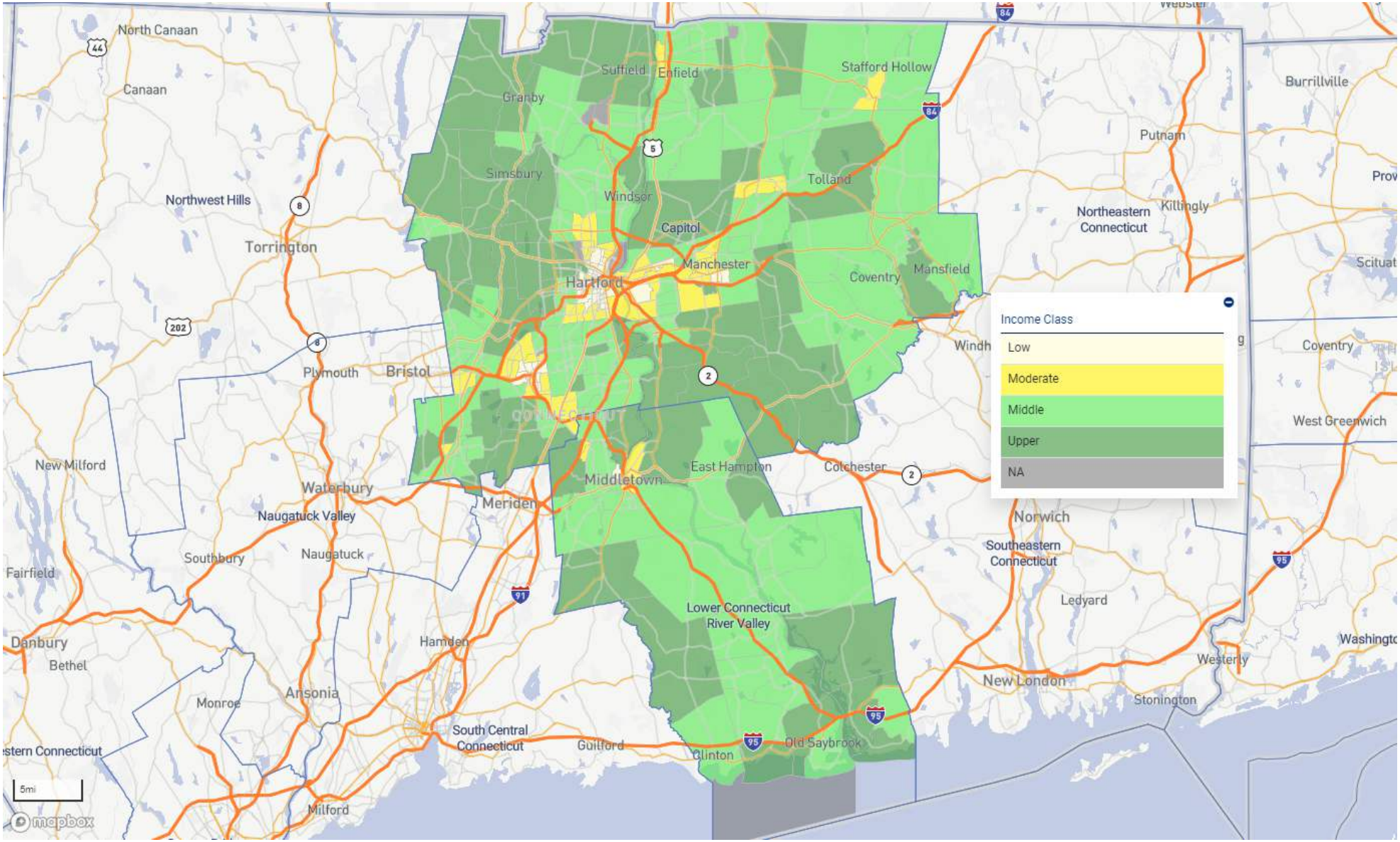
Assessment Area: 25420 - HARRISBURG-CARLISLE, PA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

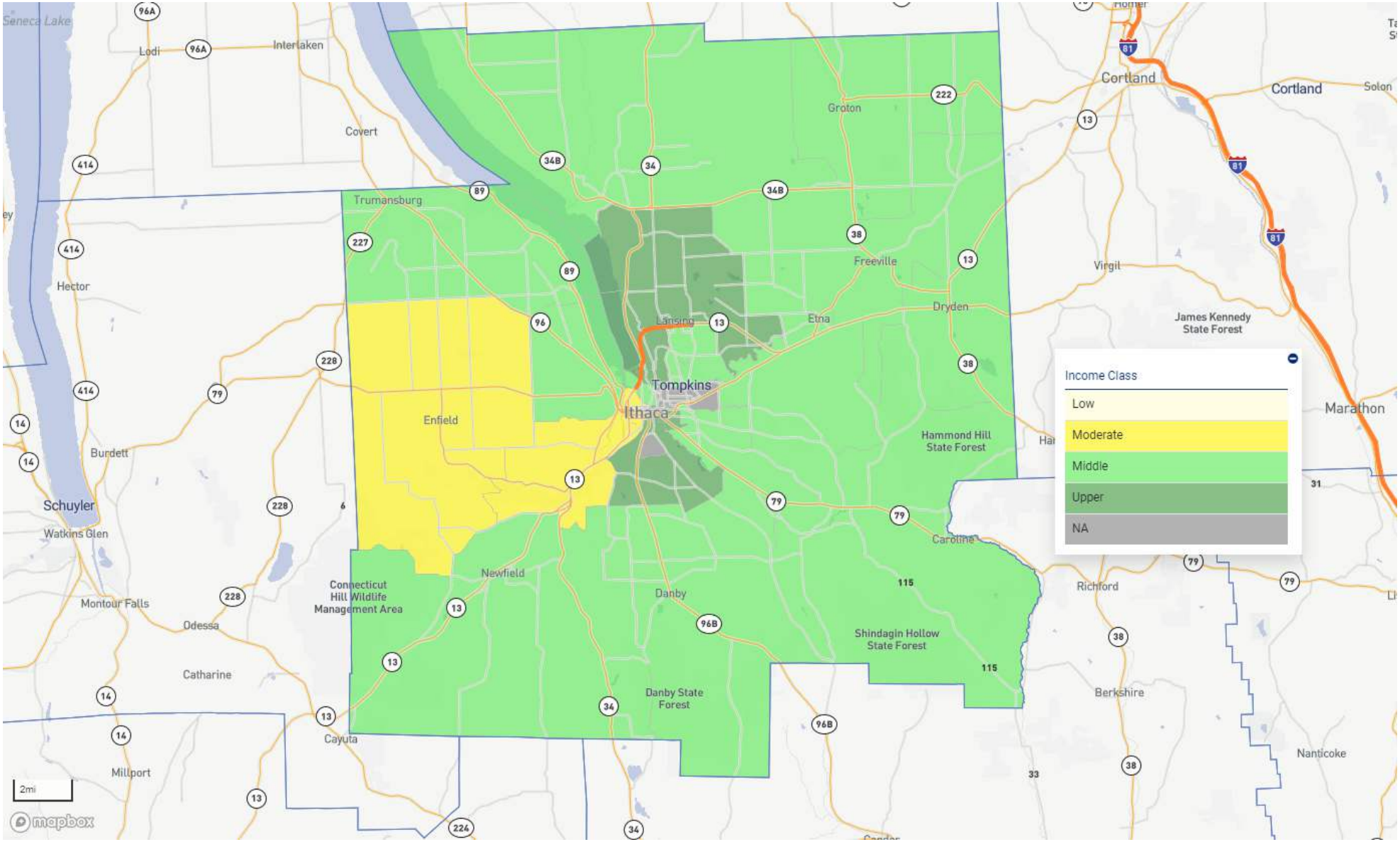
Assessment Area: 25540 - HARTFORD-WEST HARTFORD-EAST HARTFORD, CT



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

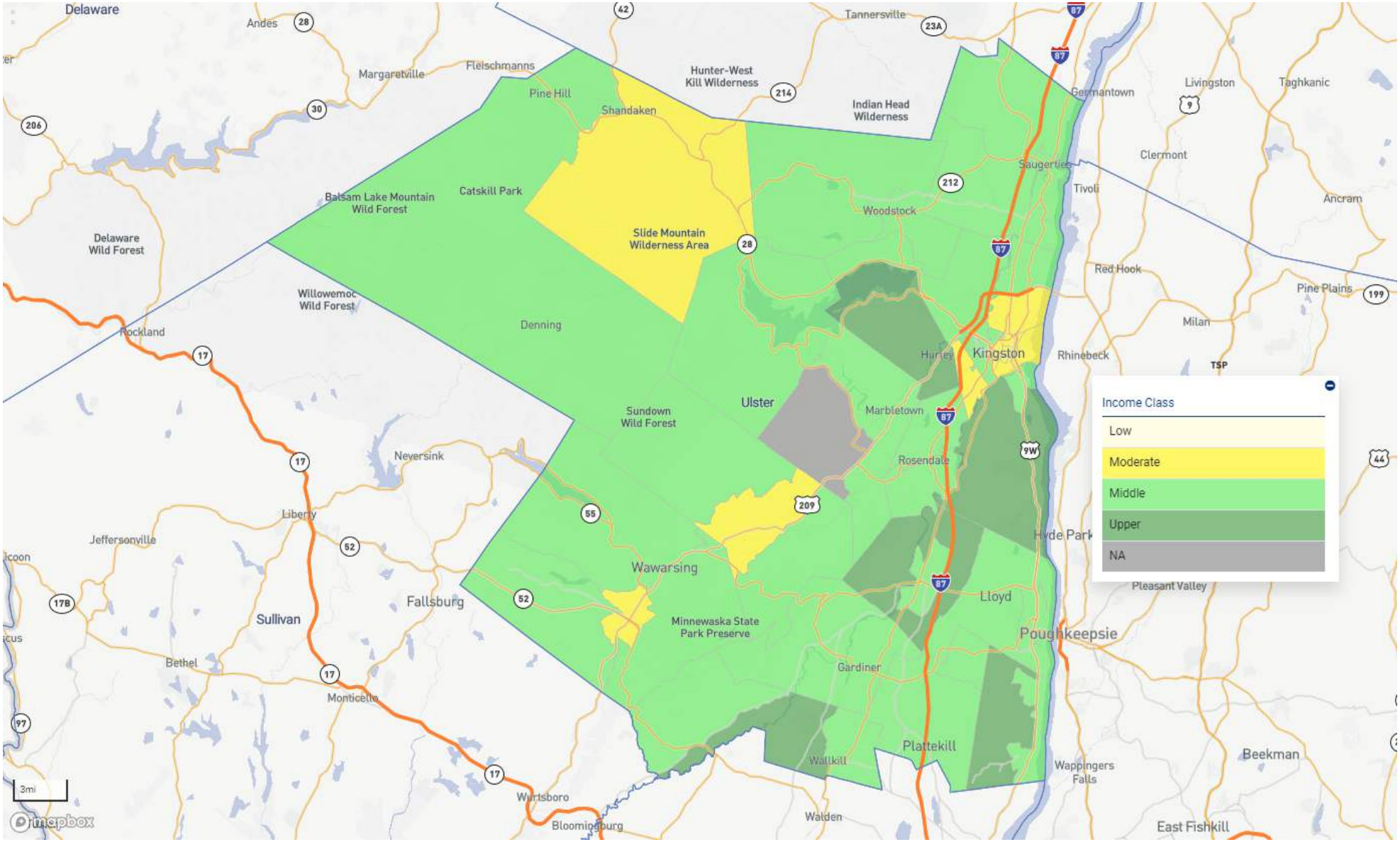
Assessment Area: 27060 - ITHACA, NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

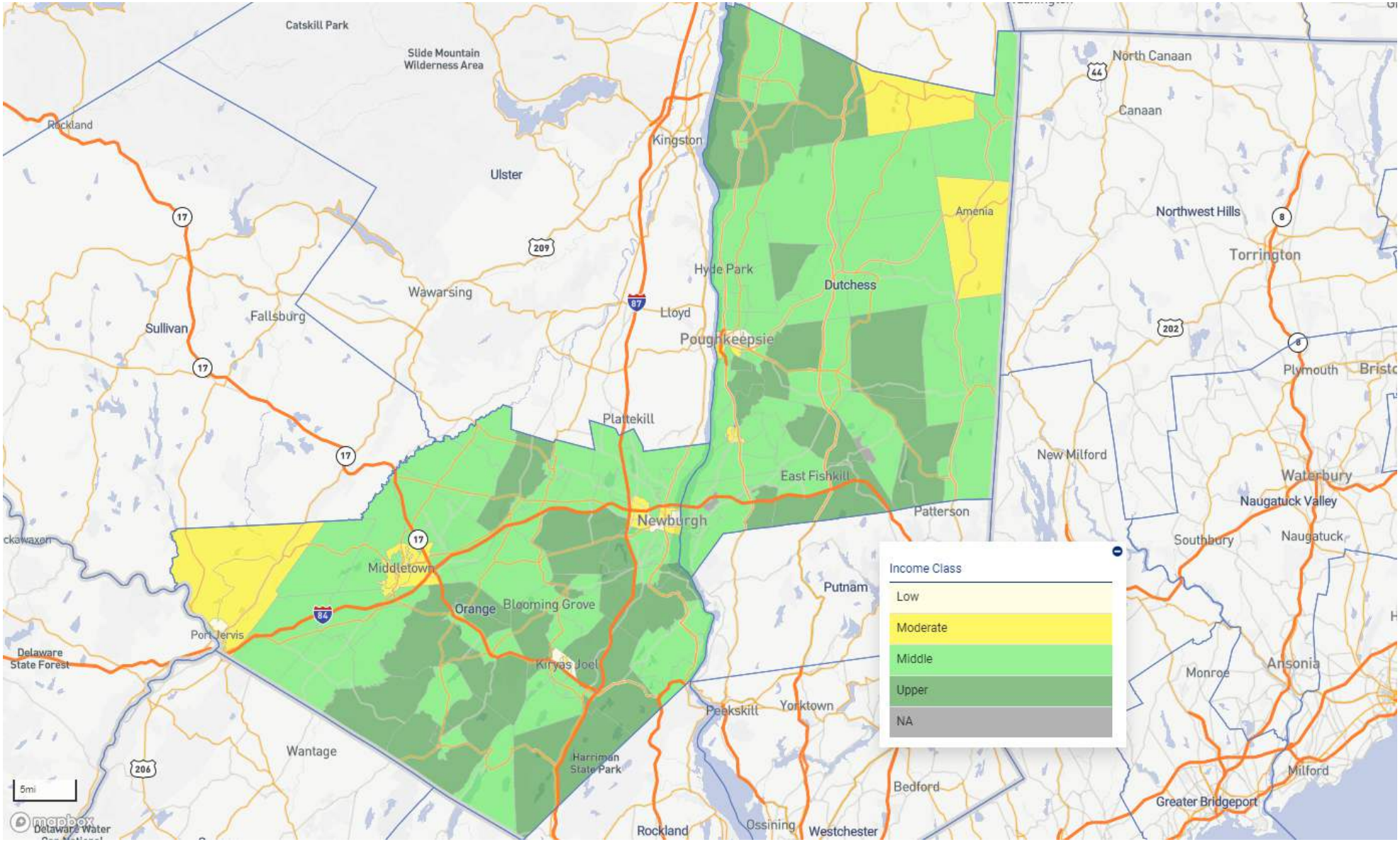
Assessment Area: 28740 - KINGSTON, NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

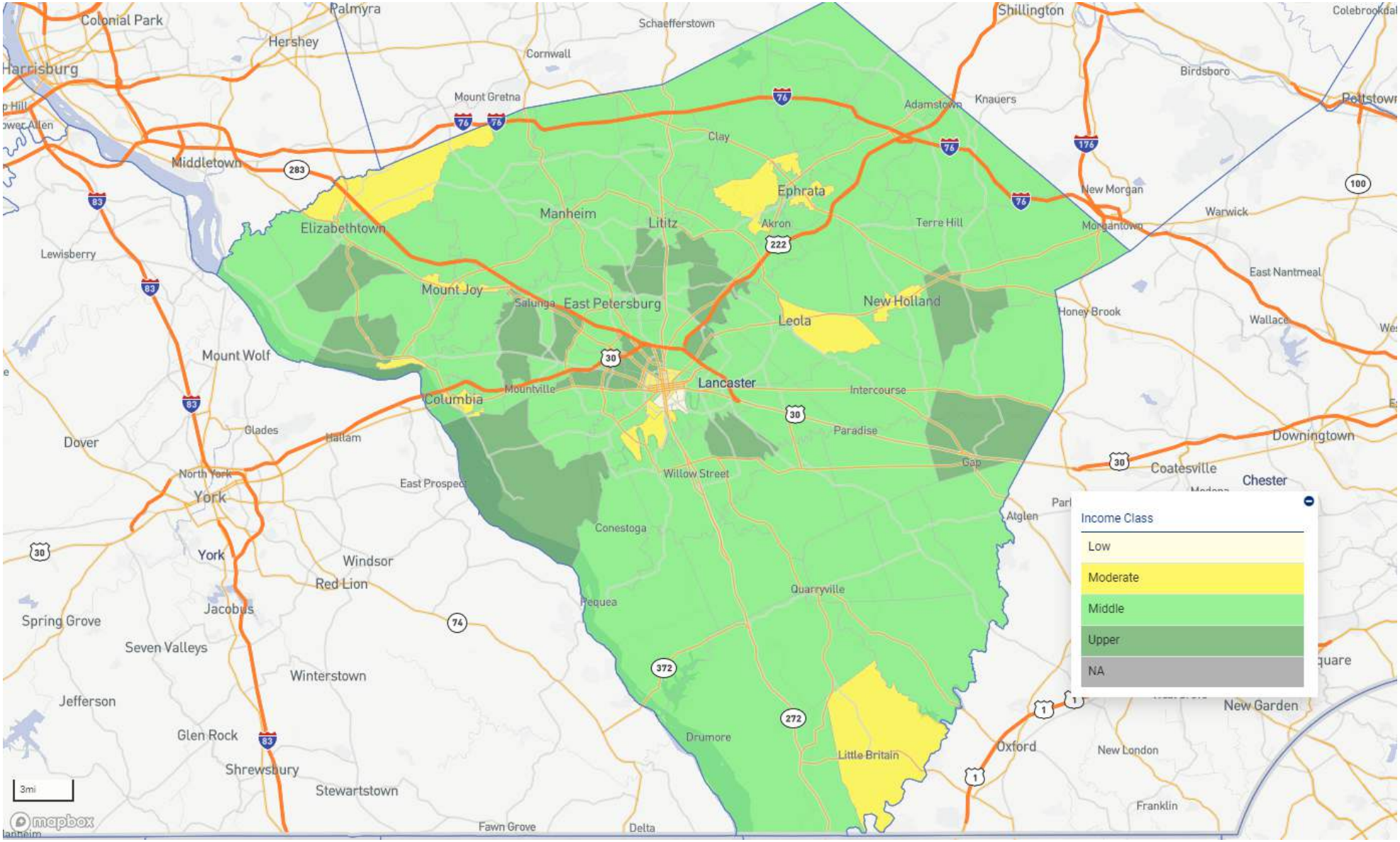
Assessment Area: 28880 - KIRYAS JOEL-POUGHKEEPSIE-NEWBURGH, NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

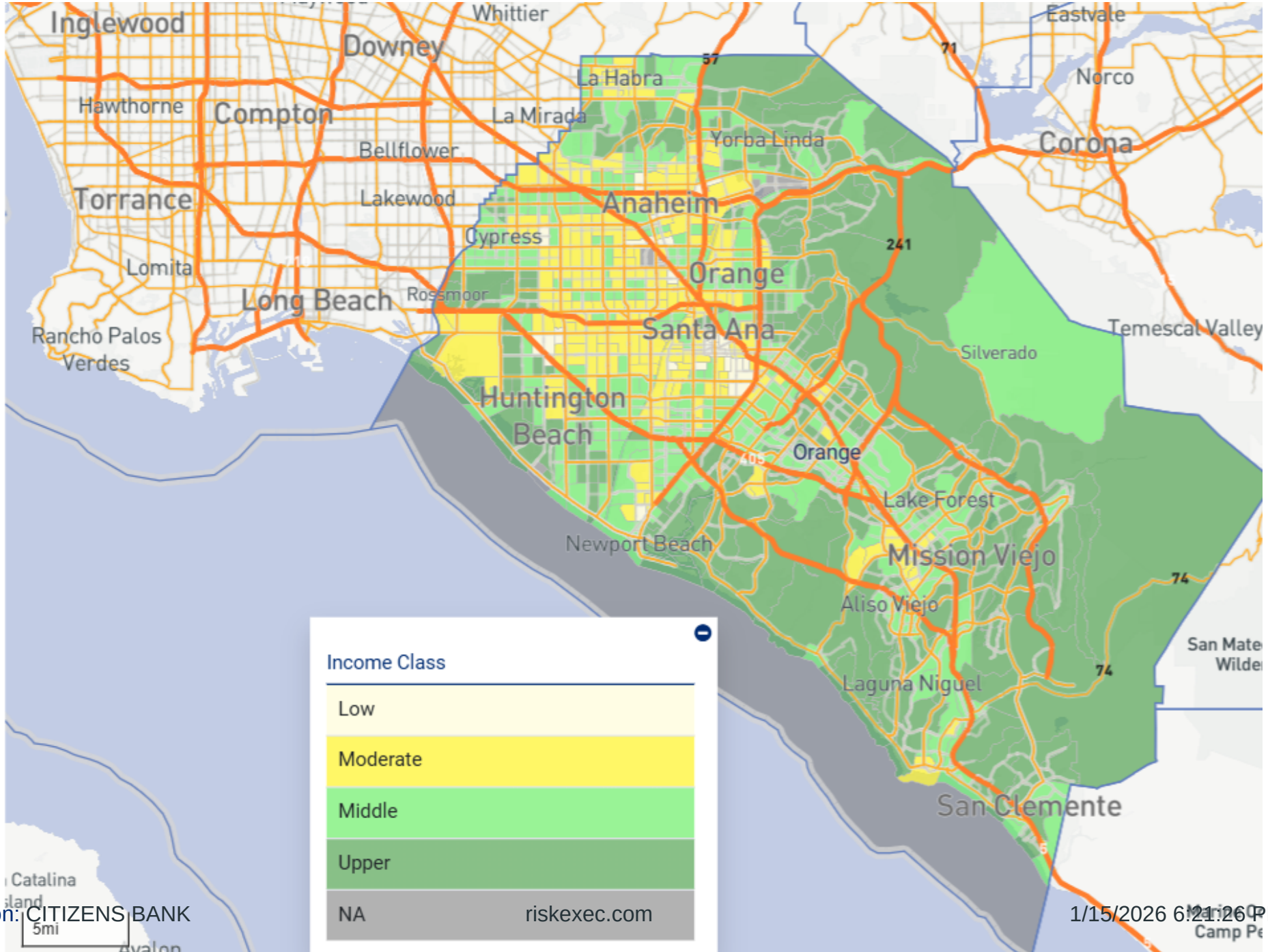
Assessment Area: 29540 - LANCASTER, PA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS 2026

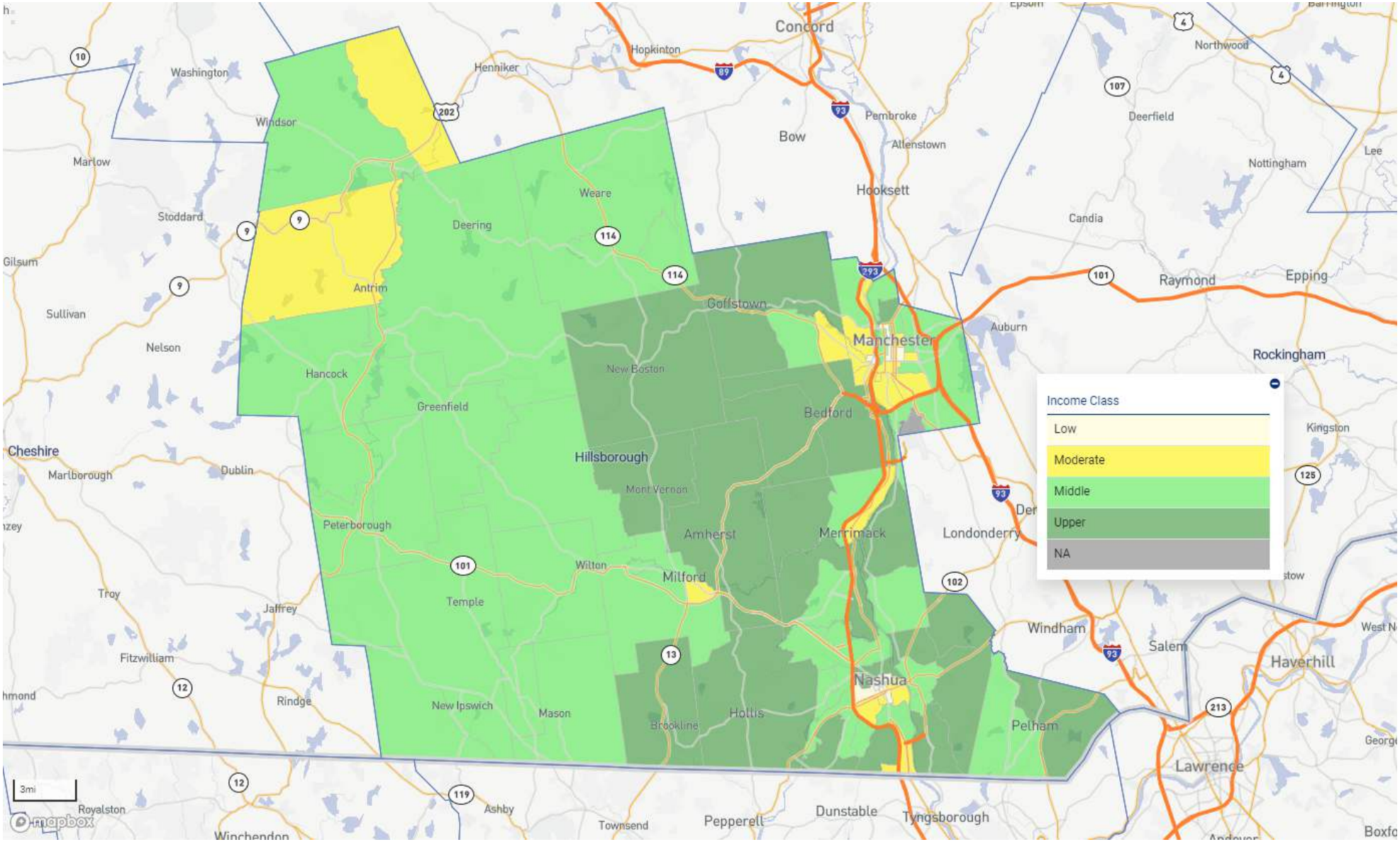
Assessment Area: 31080 - LOS ANGELES-LONG BEACH-ANAHEIM, CA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

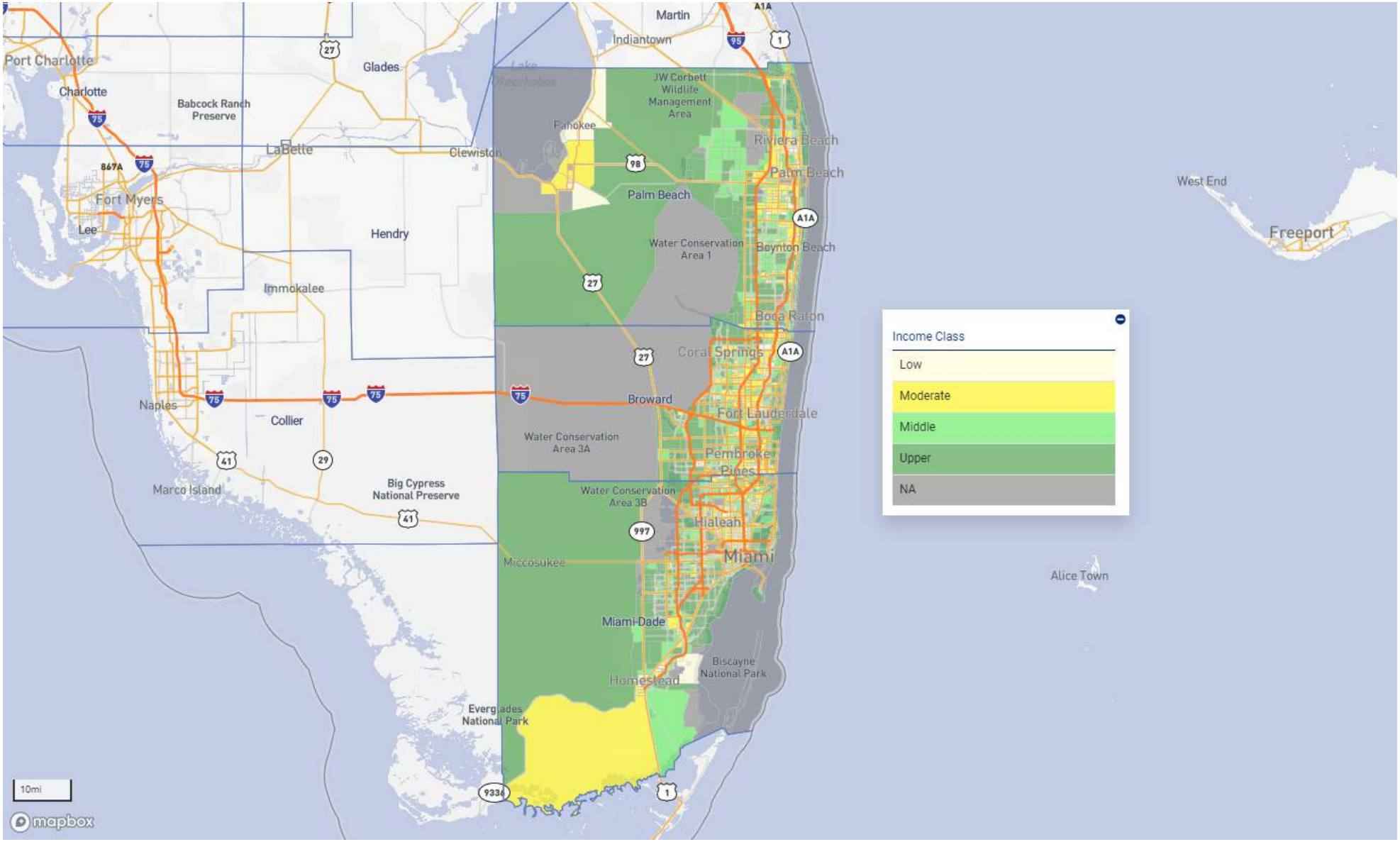
Assessment Area: 31700 - MANCHESTER-NASHUA, NH



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

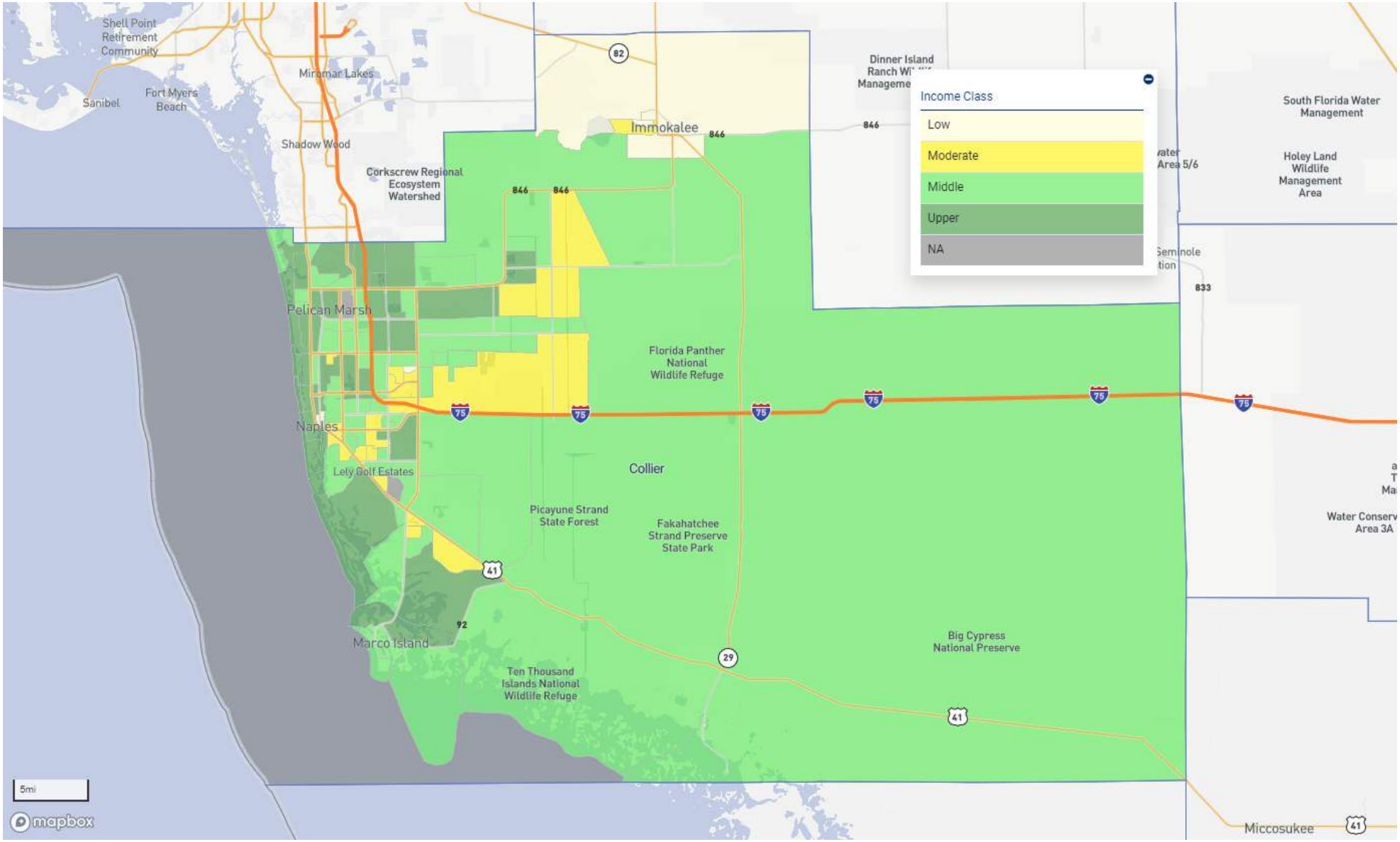
Assessment Area: 33100 - MIAMI-FORT LAUDERDALE-WEST PALM BEACH, FL



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

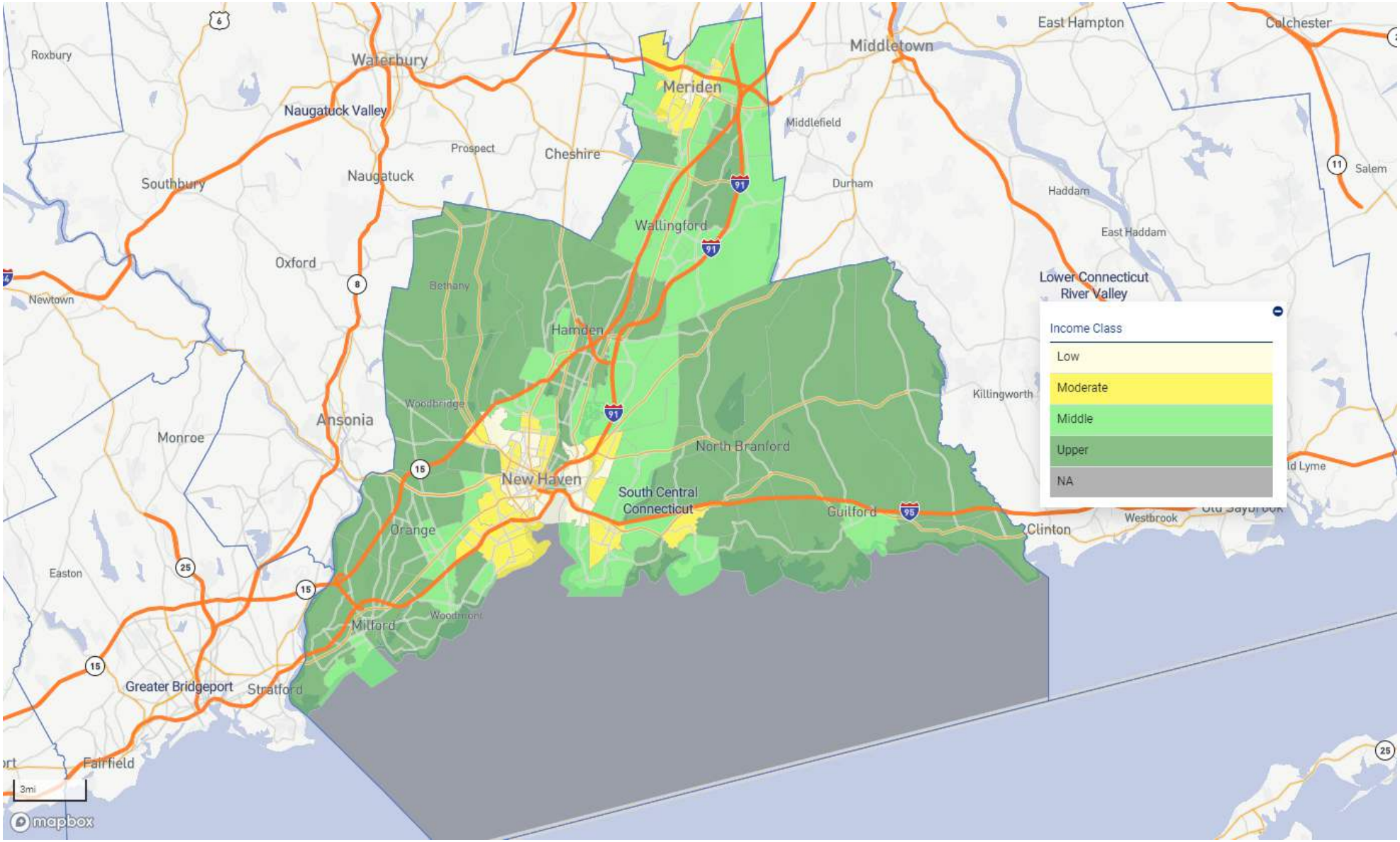
Assessment Area: 34940 - NAPLES-MARCO ISLAND, FL



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

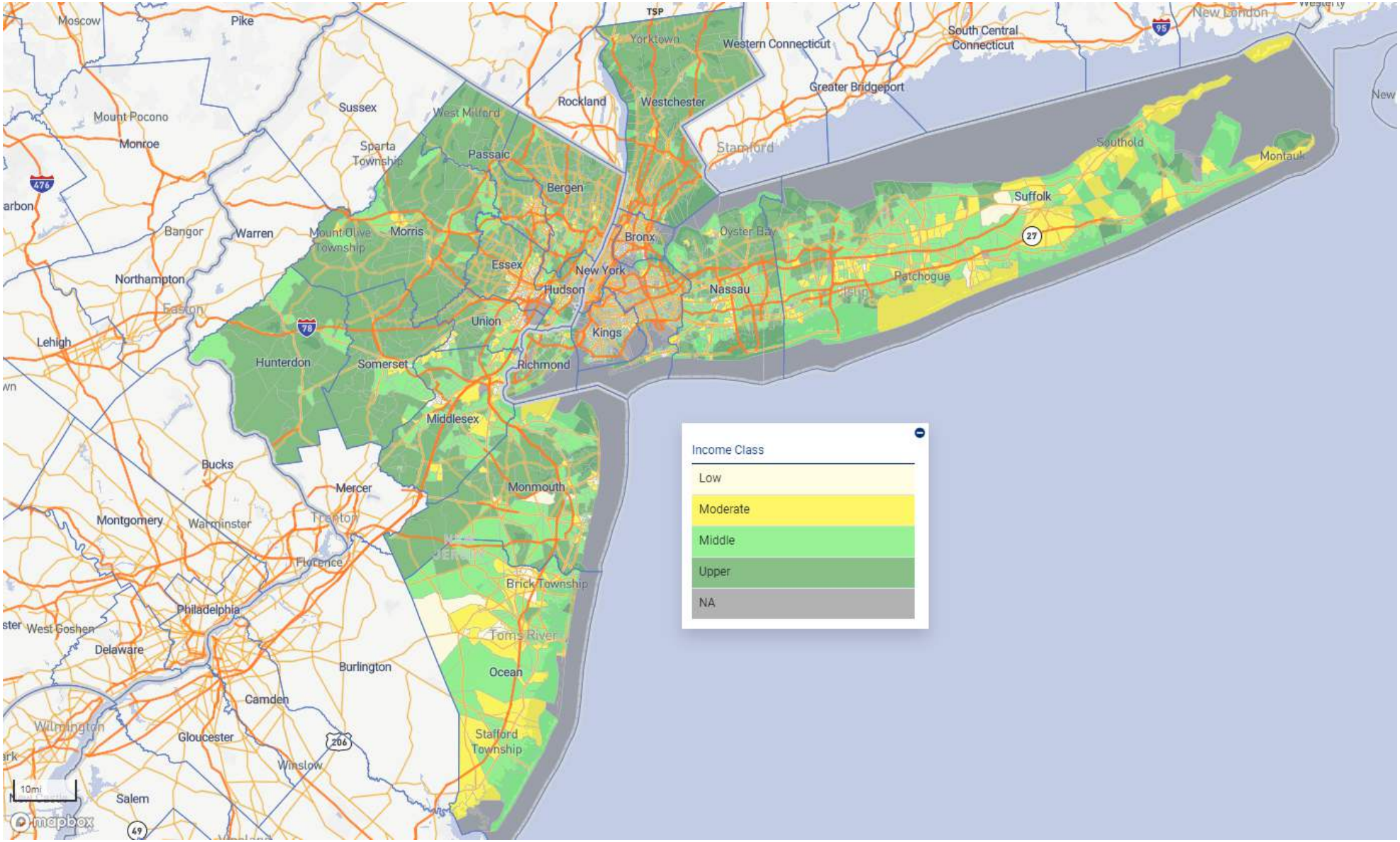
Assessment Area: 35300 - NEW HAVEN, CT



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

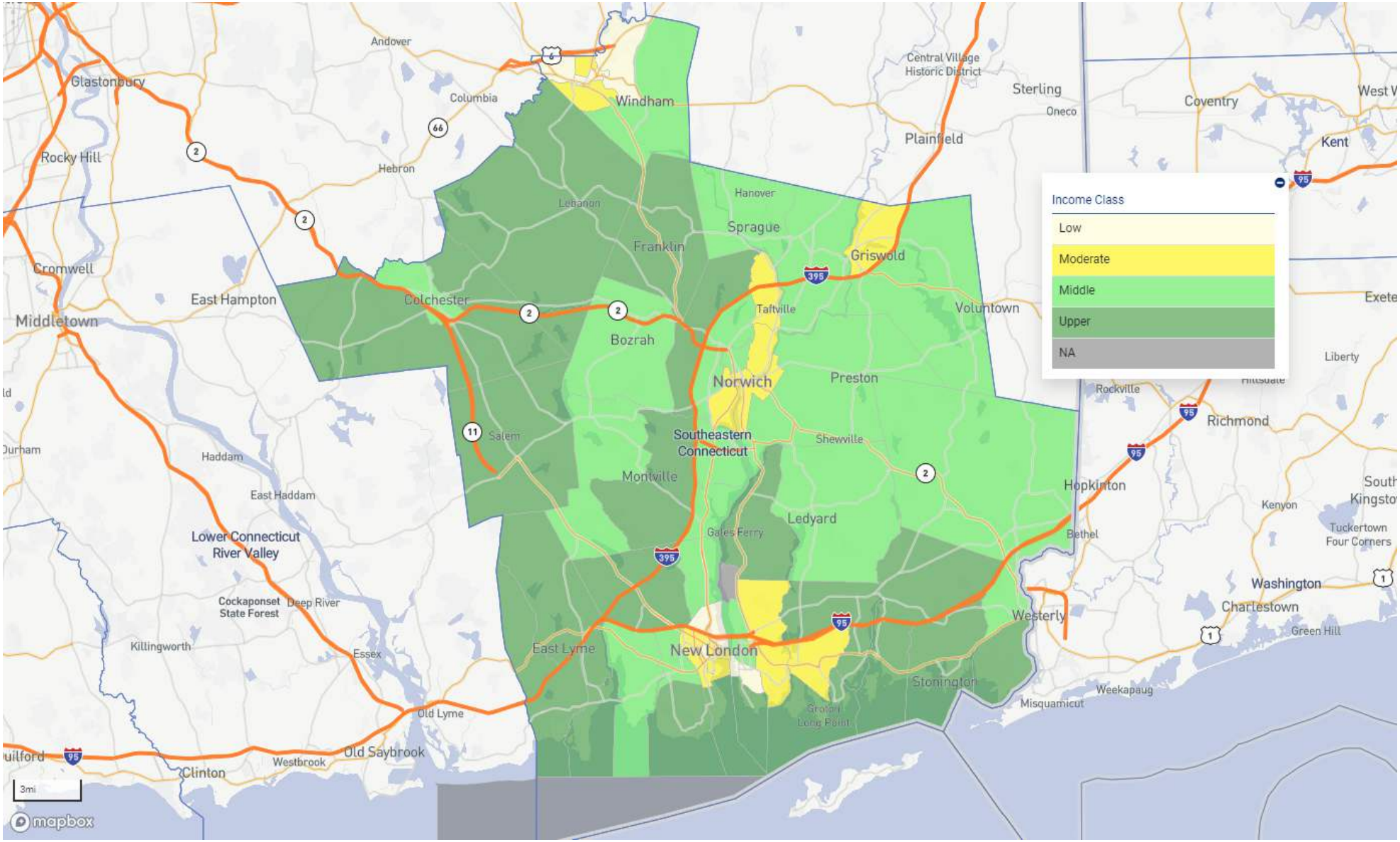
Assessment Area: 35620 - NEW YORK-NEWARK-JERSEY CITY, NY-NJ



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

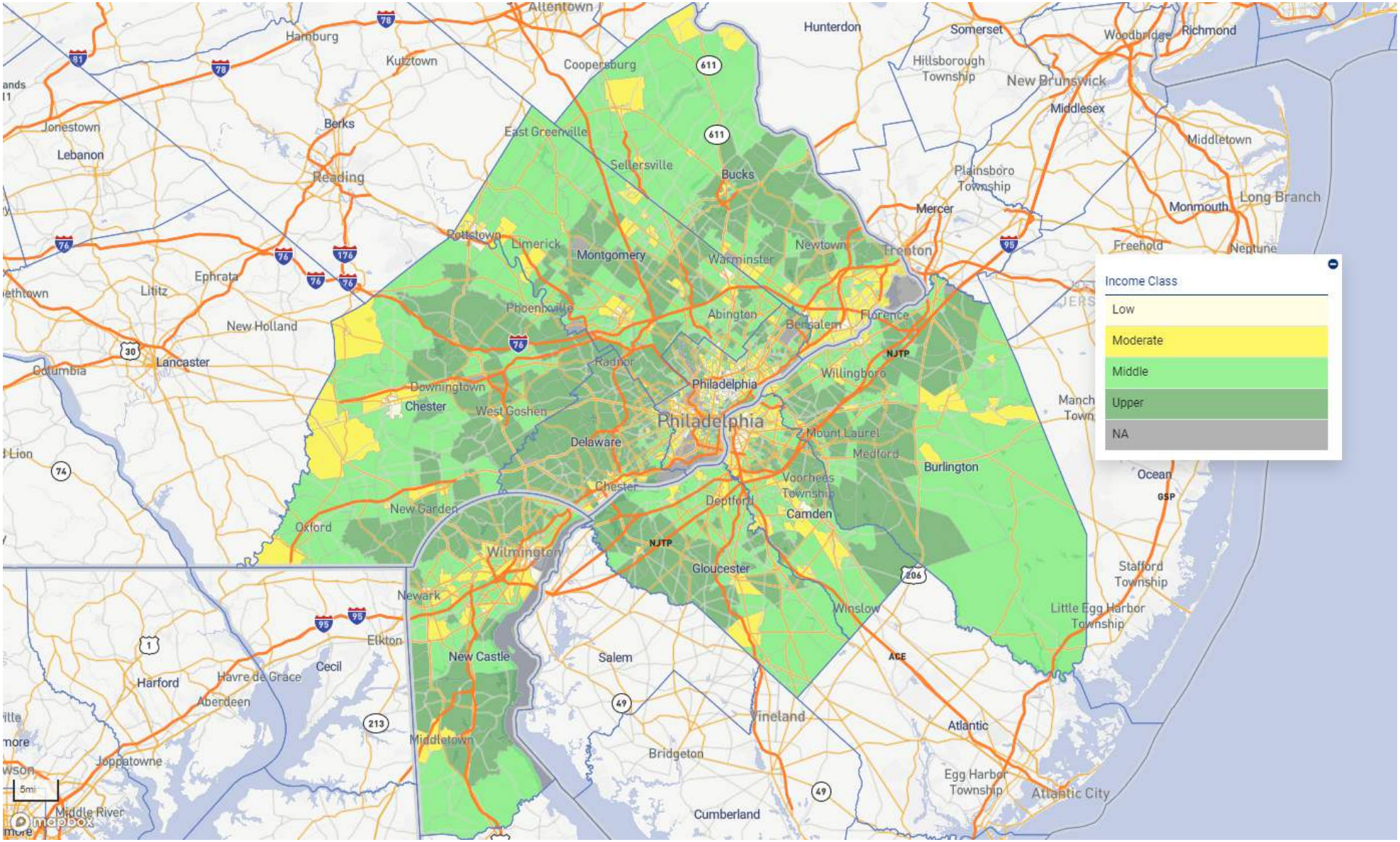
Assessment Area: 35980 - NORWICH-NEW LONDON-WILLIMANTIC, CT



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

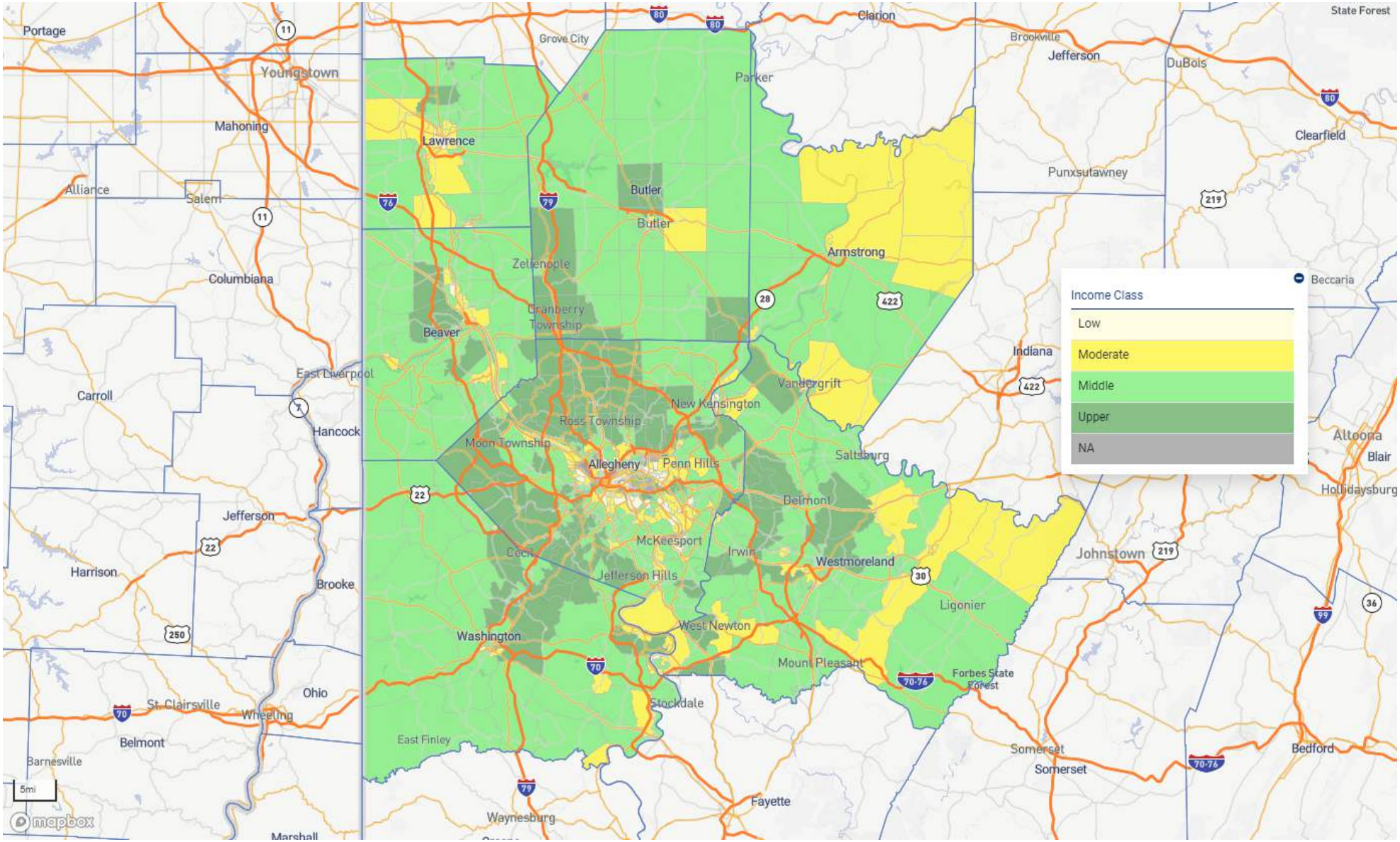
Assessment Area: 37980 - PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-M



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

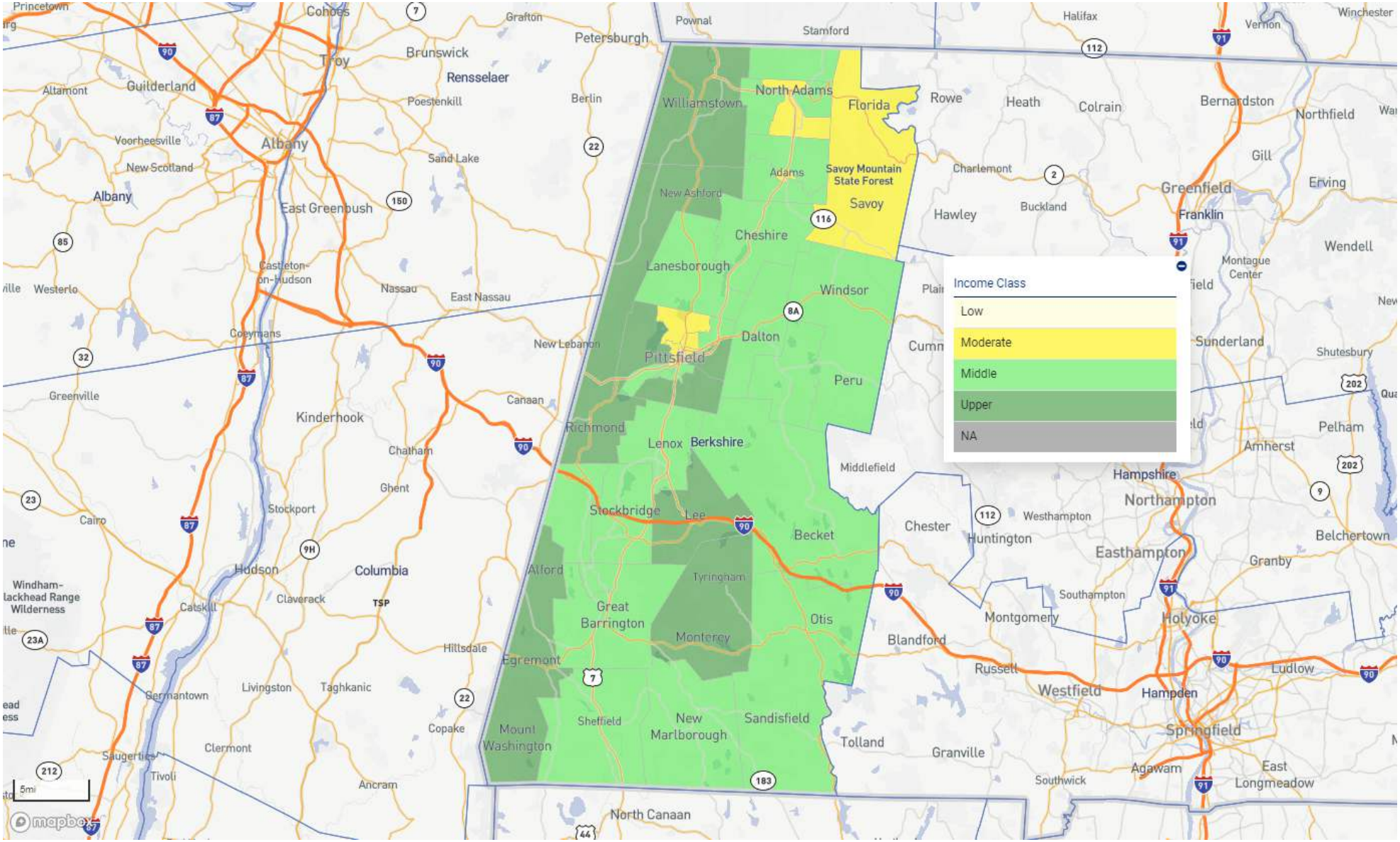
Assessment Area: 38300 - PITTSBURGH, PA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

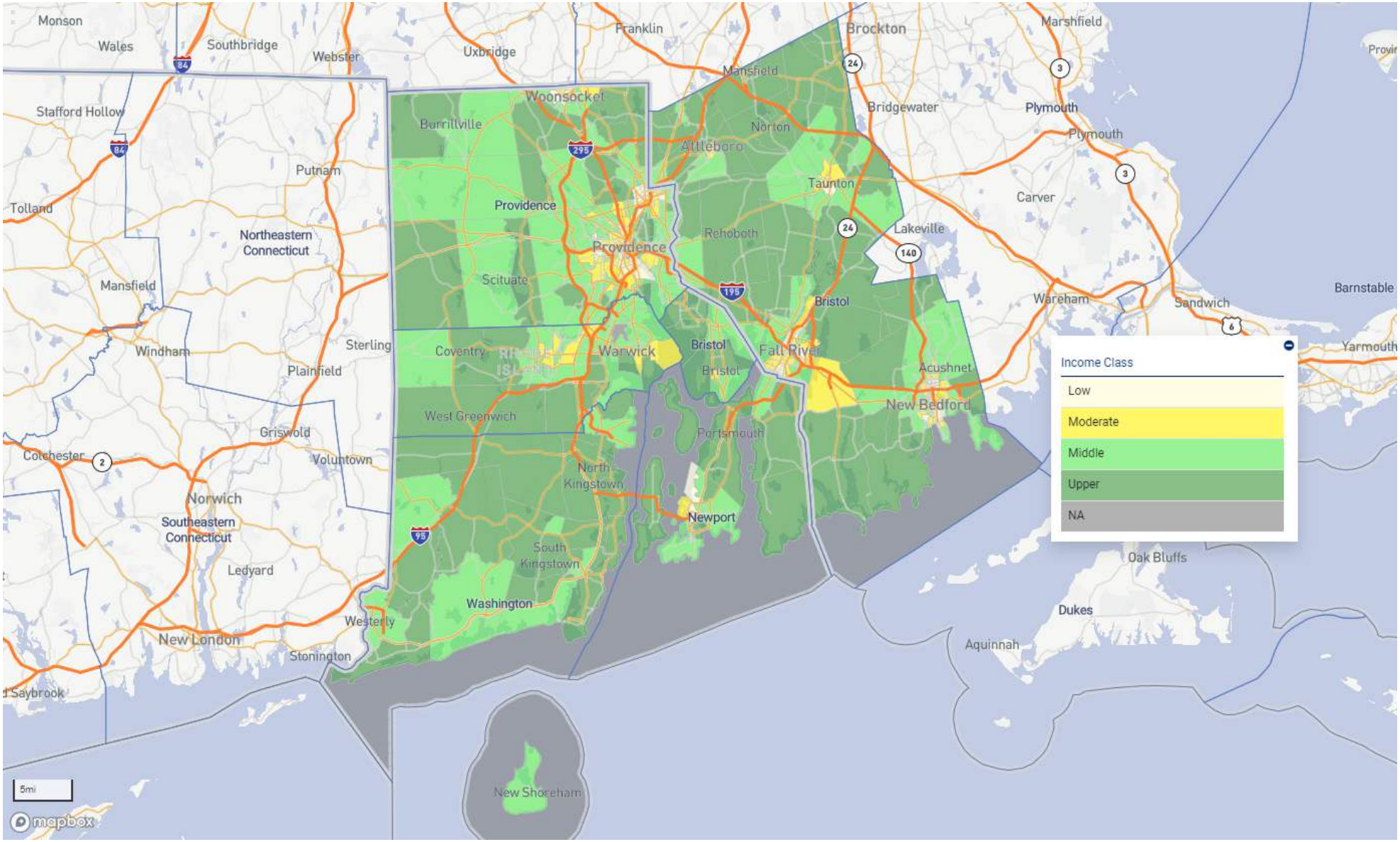
Assessment Area: 38340 - PITTSFIELD, MA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

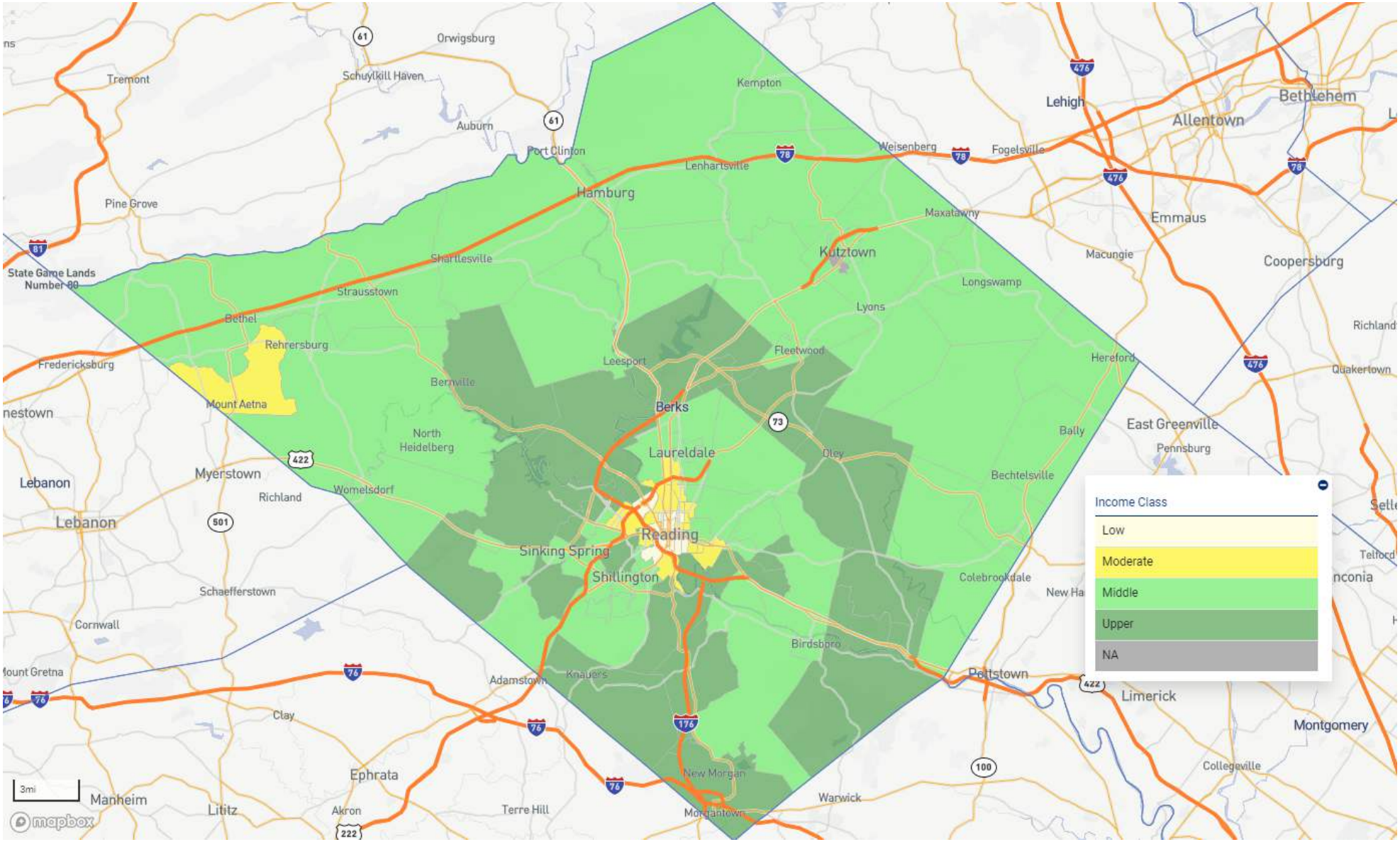
Assessment Area: 39300 - PROVIDENCE-WARWICK, RI-MA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

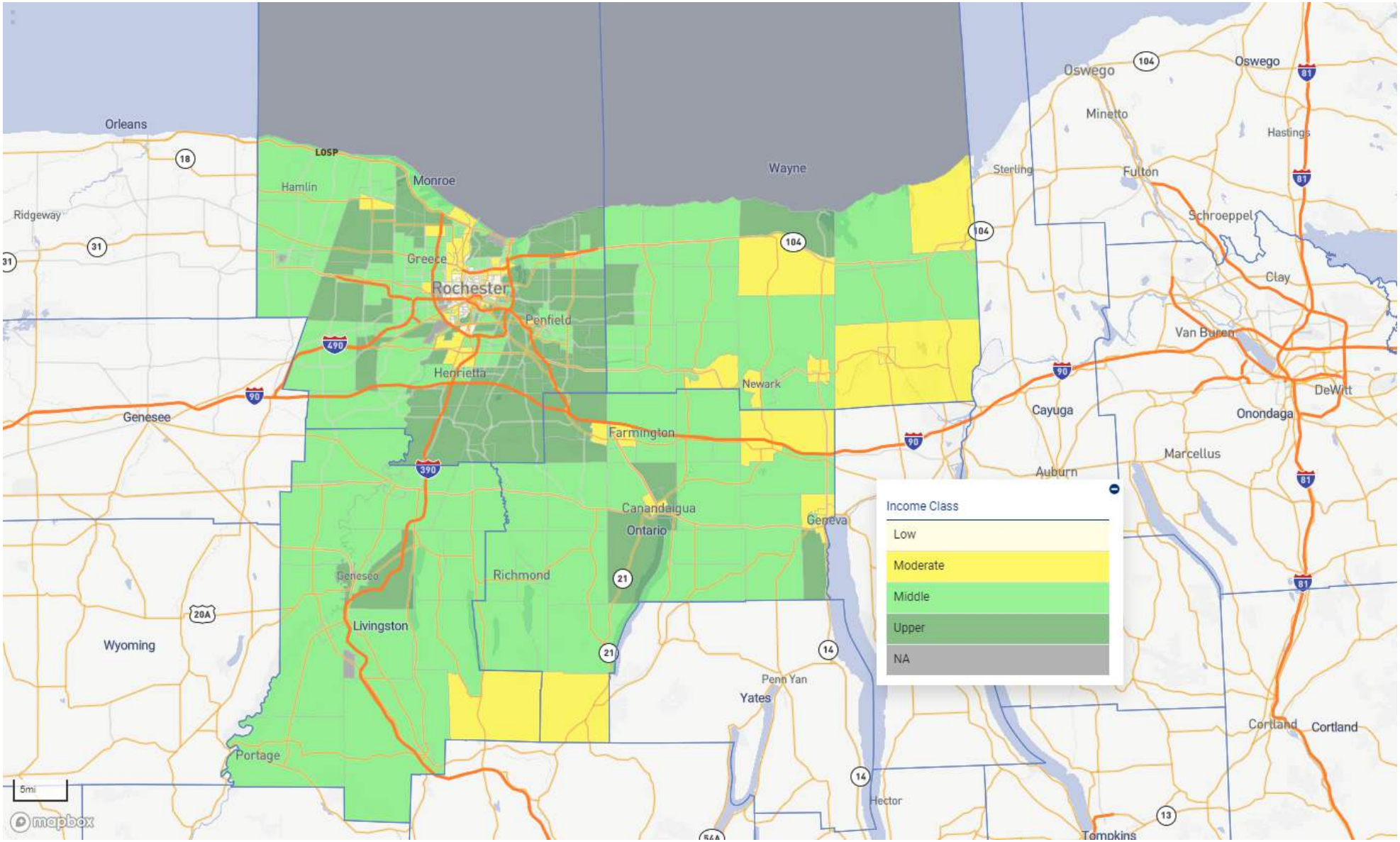
Assessment Area: 39740 - READING, PA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

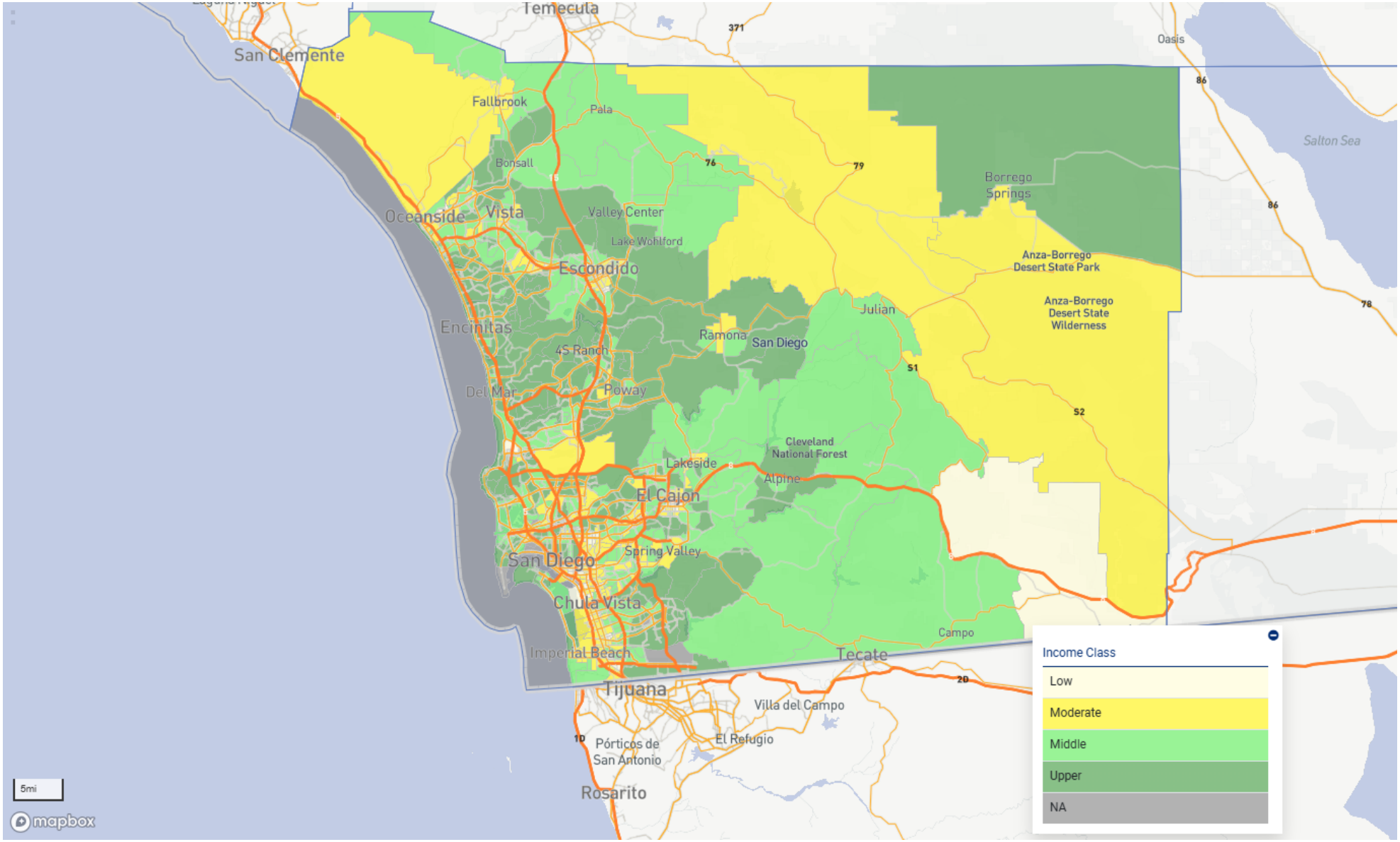
Assessment Area: 40380 - ROCHESTER, NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS 2026

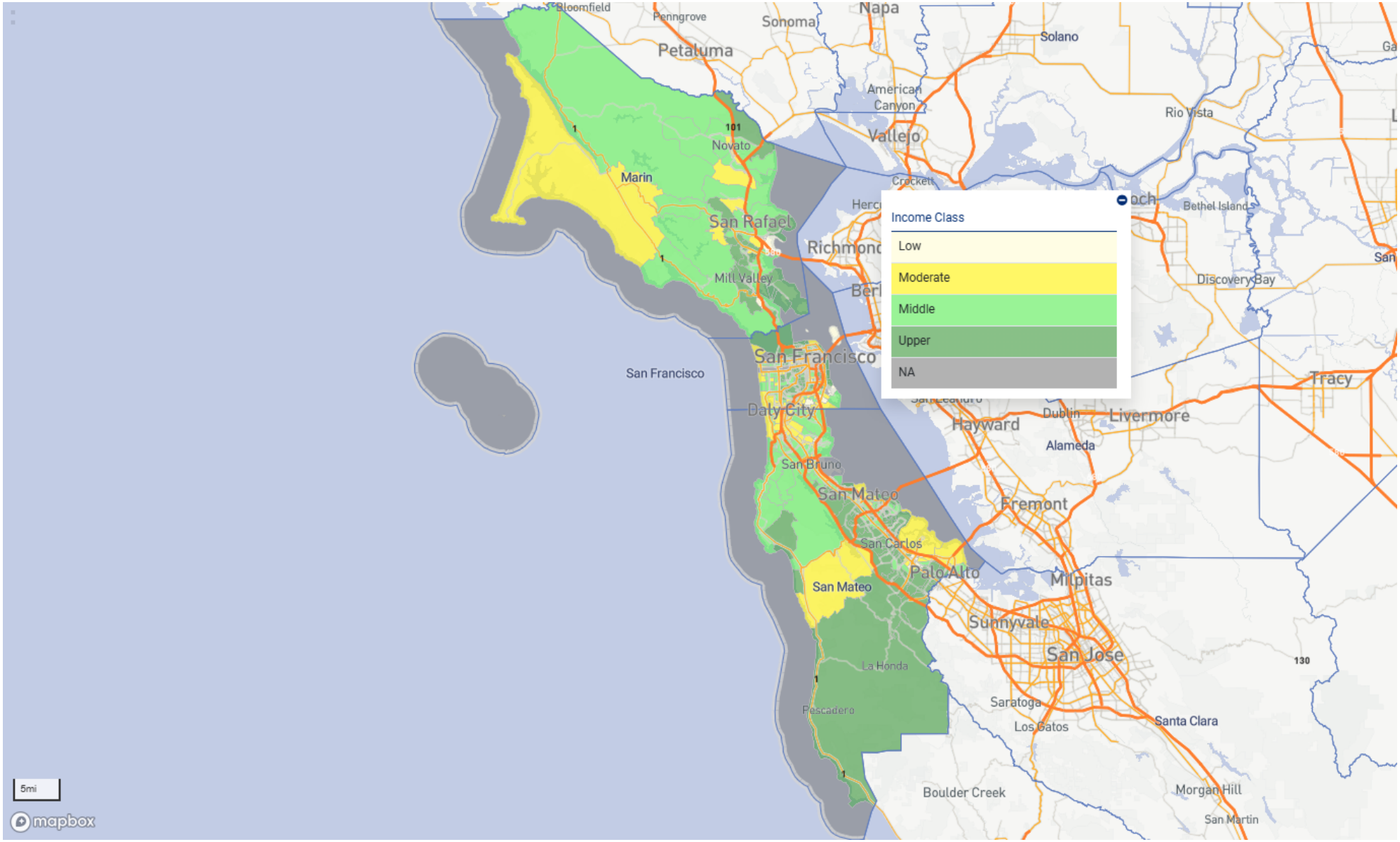
Assessment Area: 41740 - SAN DIEGO-CHULA VISTA-CARLSBAD, CA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS 2026

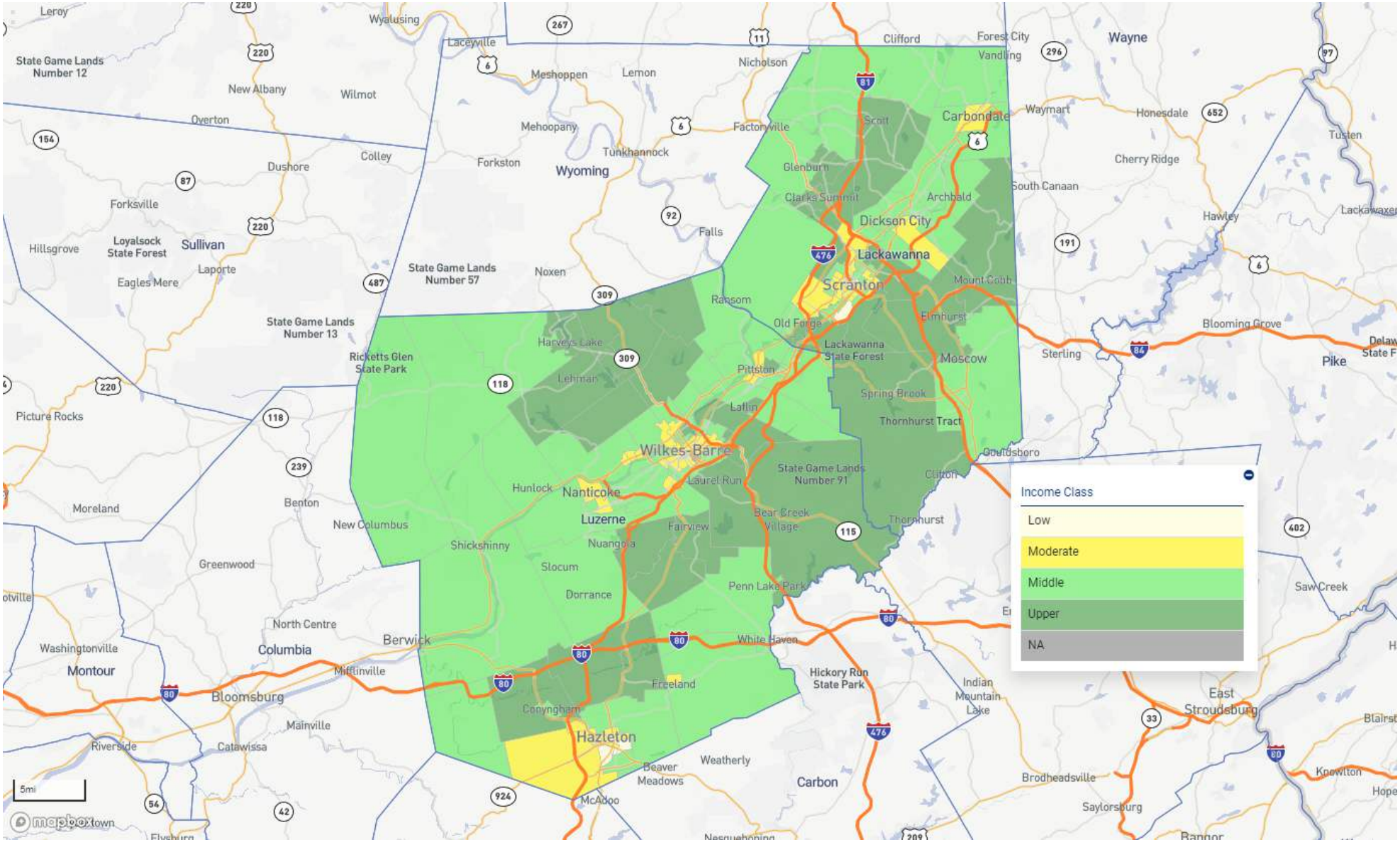
Assessment Area: 41860 - SAN FRANCISCO-OAKLAND-FREMONT, CA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

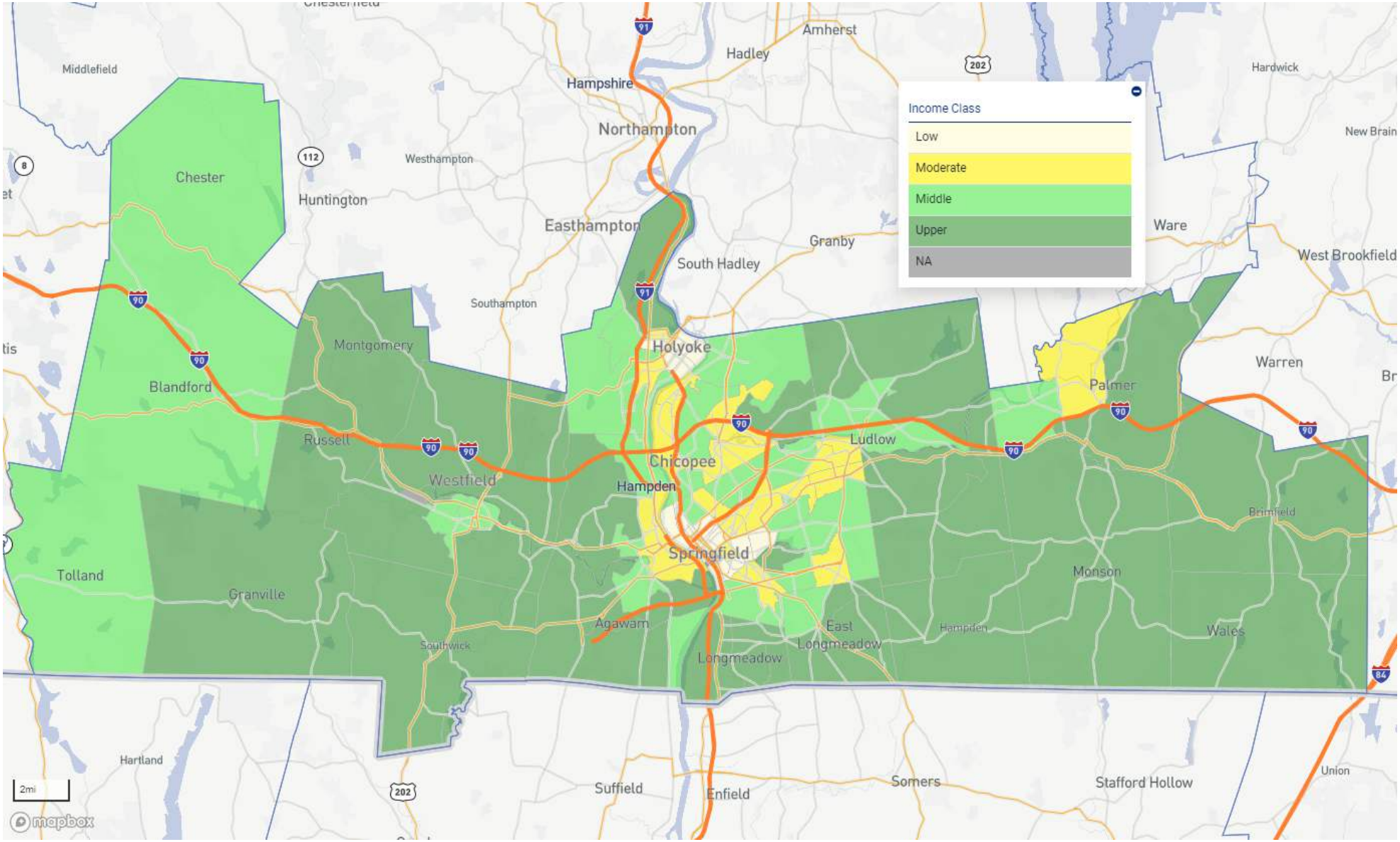
Assessment Area: 42540 - SCRANTON--WILKES-BARRE, PA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

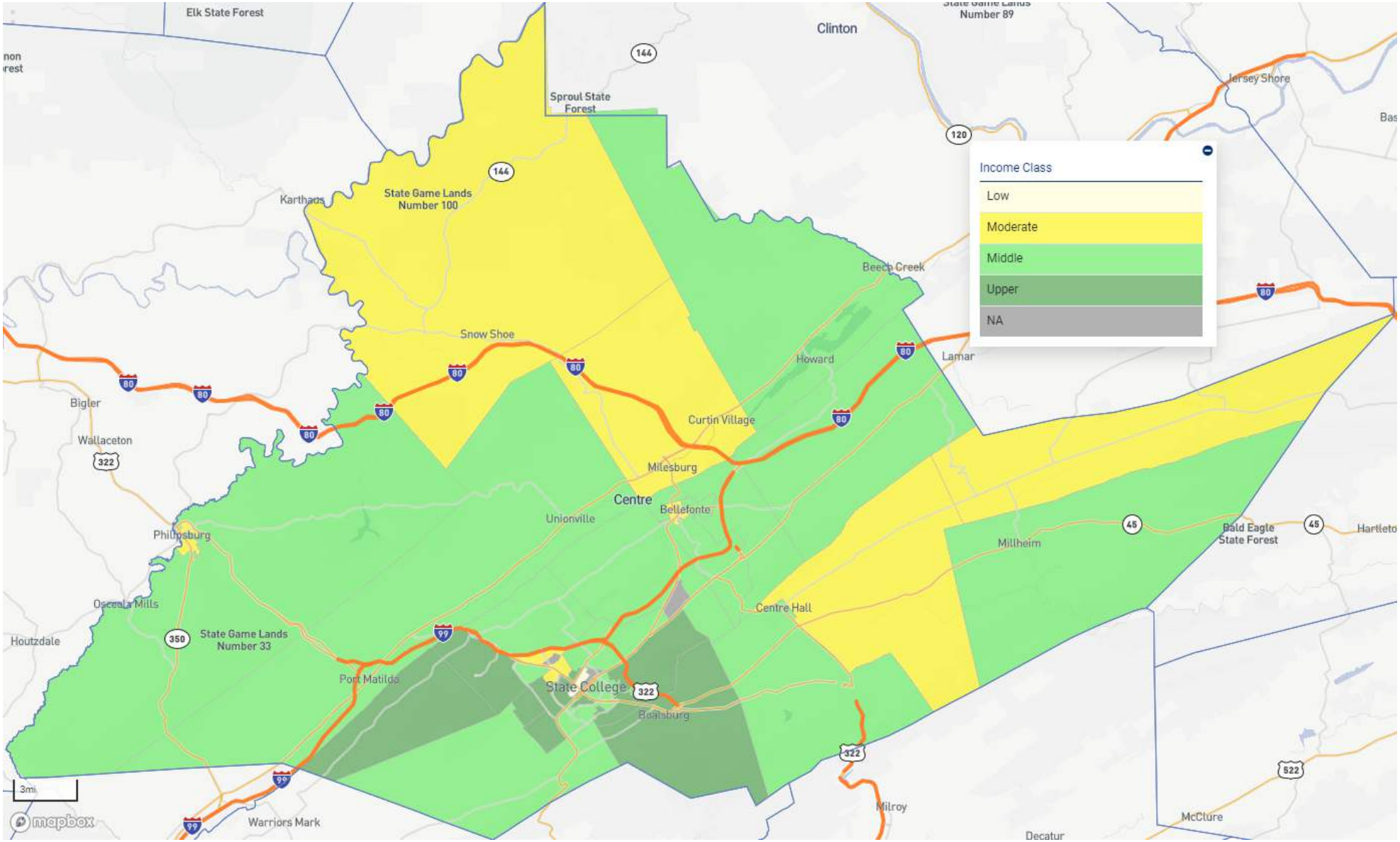
Assessment Area: 44140 - SPRINGFIELD, MA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

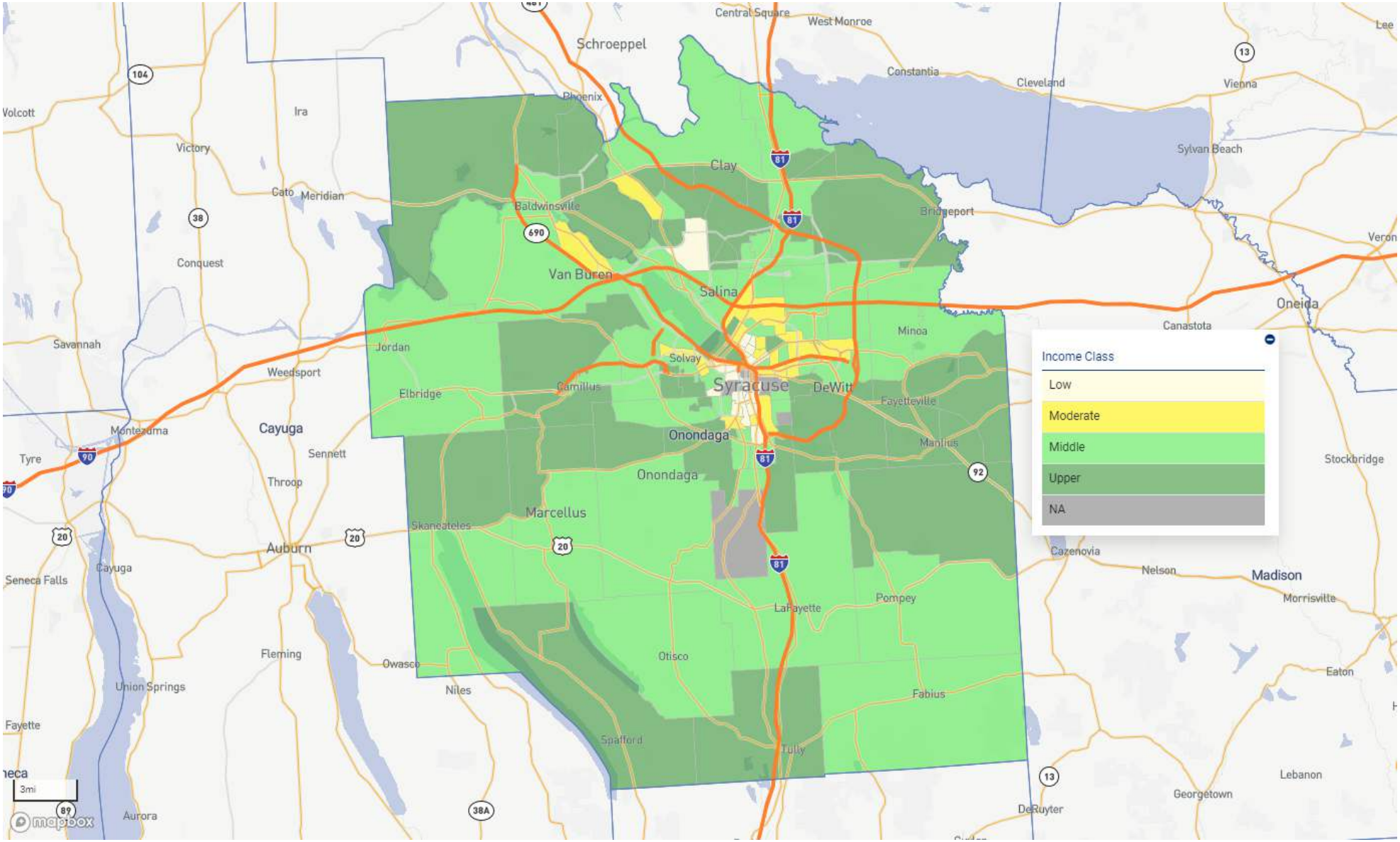
Assessment Area: 44300 - STATE COLLEGE, PA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

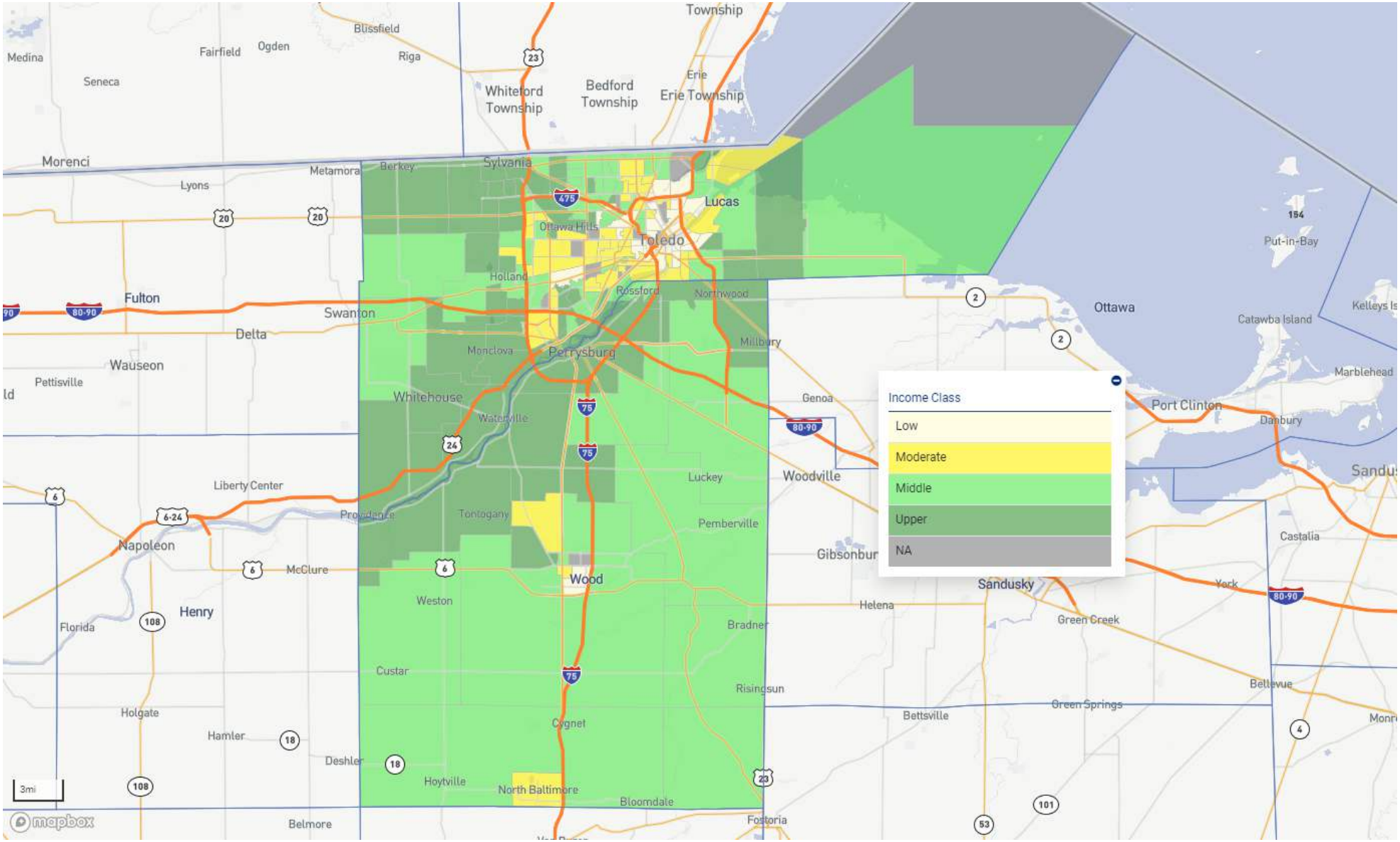
Assessment Area: 45060 - SYRACUSE, NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

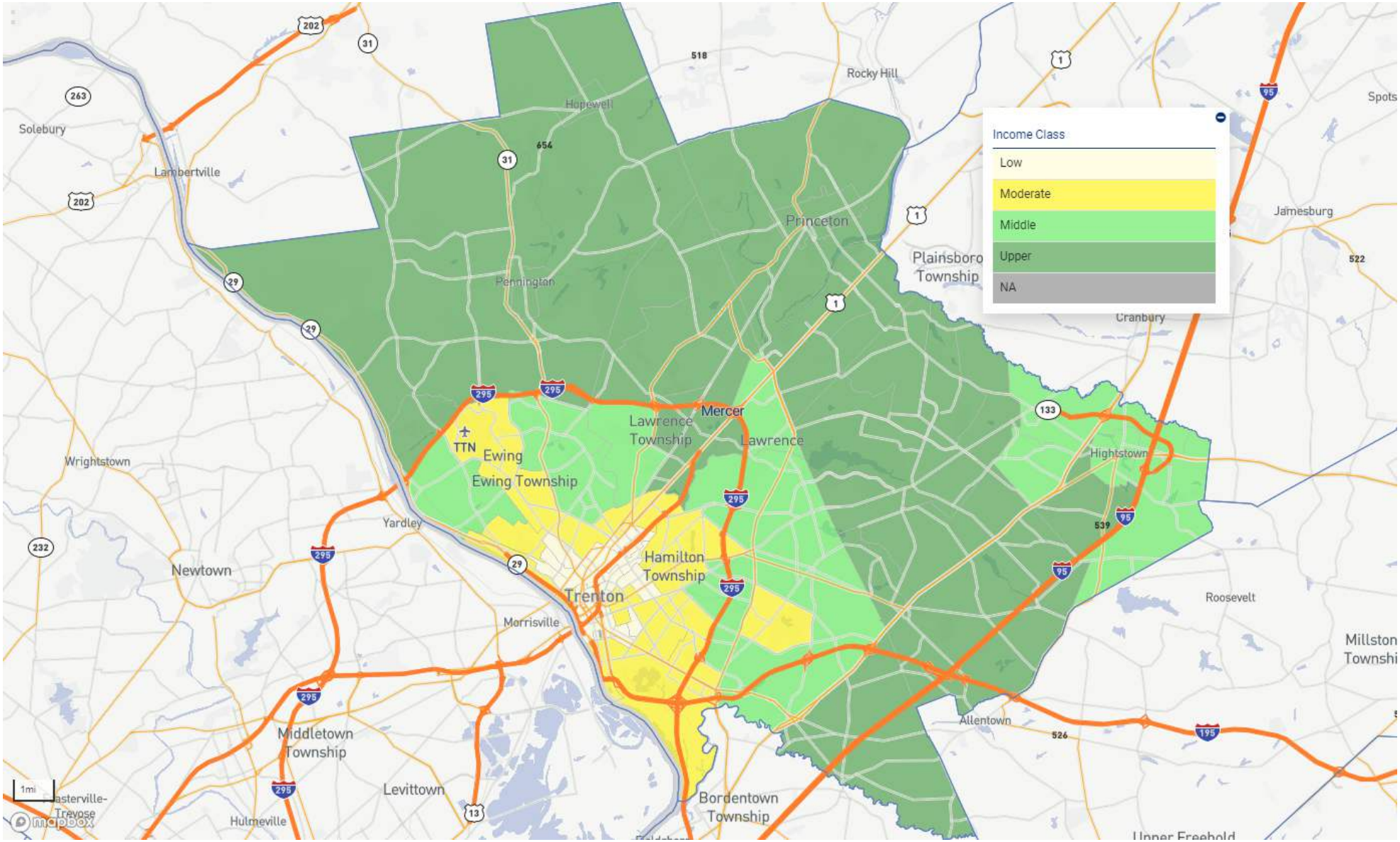
Assessment Area: 45780 - TOLEDO, OH



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

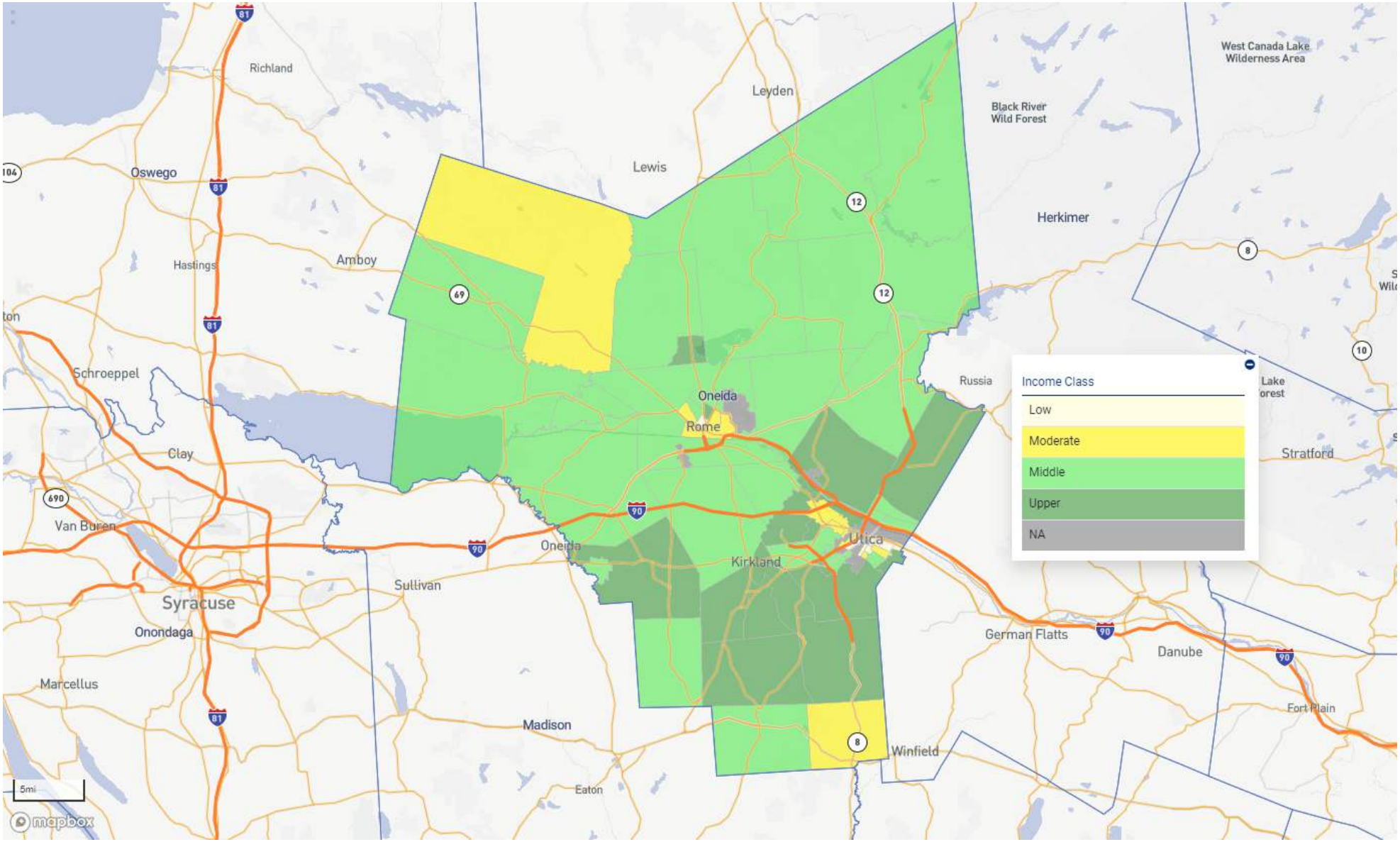
Assessment Area: 45940 - TRENTON-PRINCETON, NJ



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

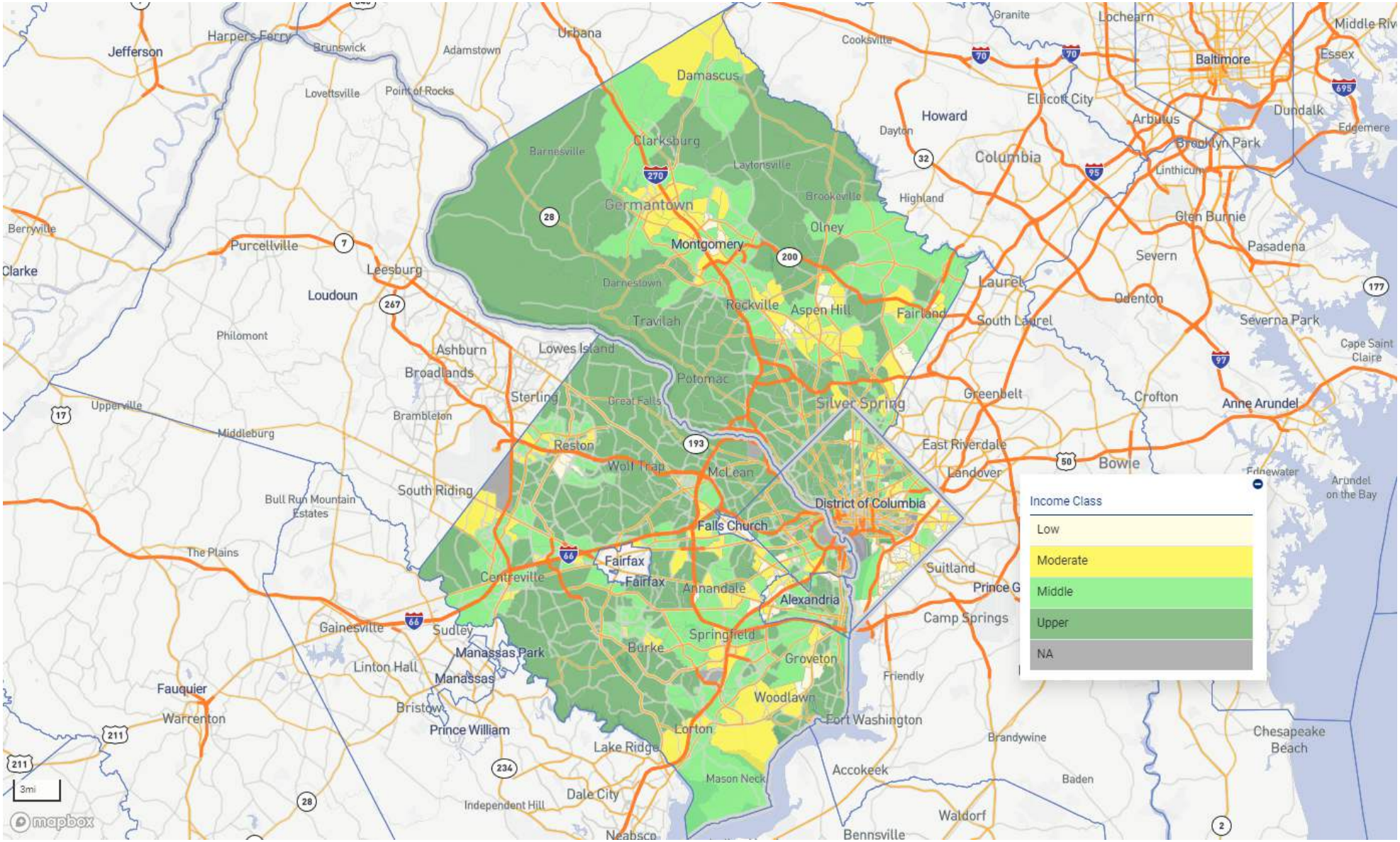
Assessment Area: 46540 - UTICA-ROME, NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

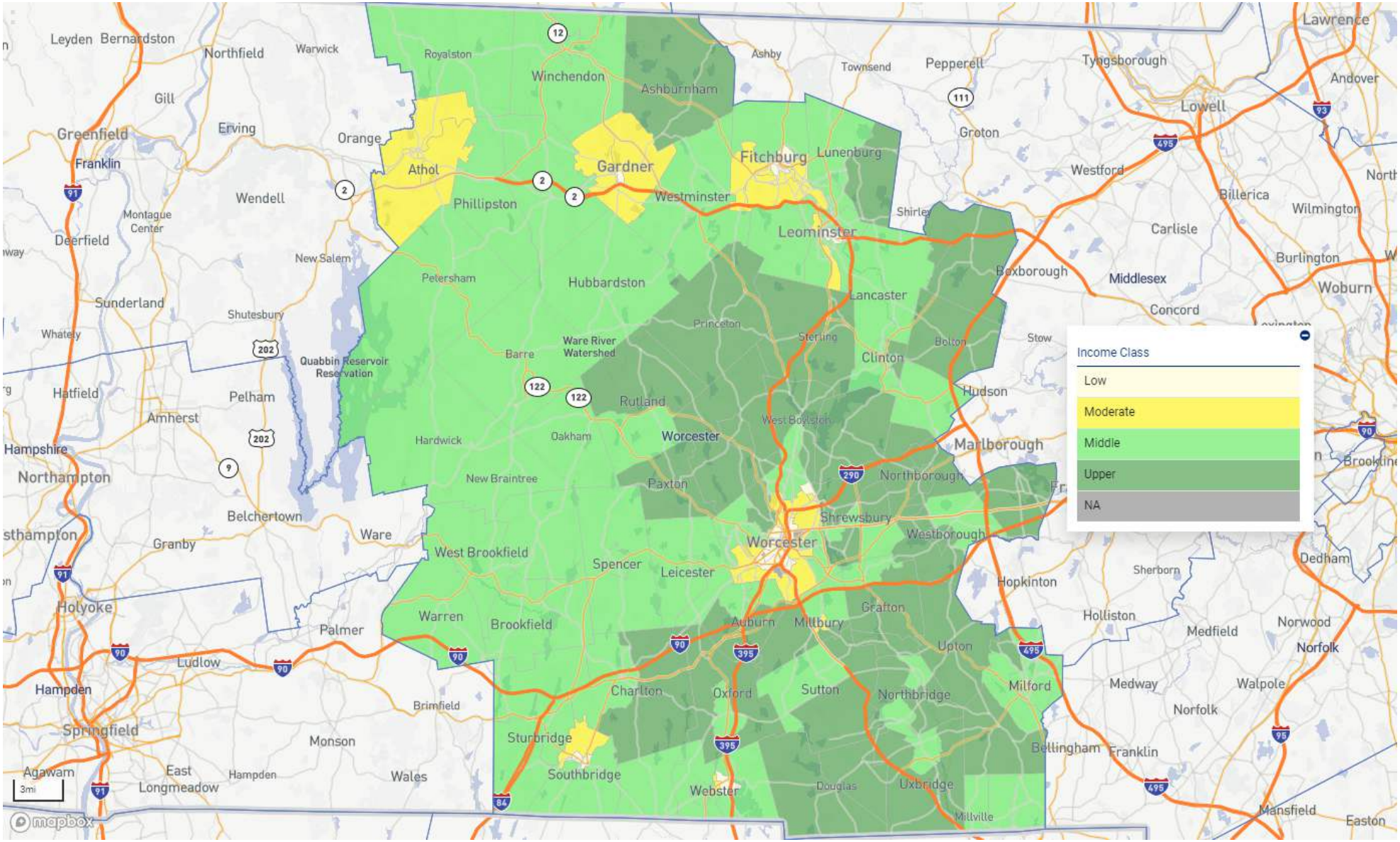
Assessment Area: 47900 - WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

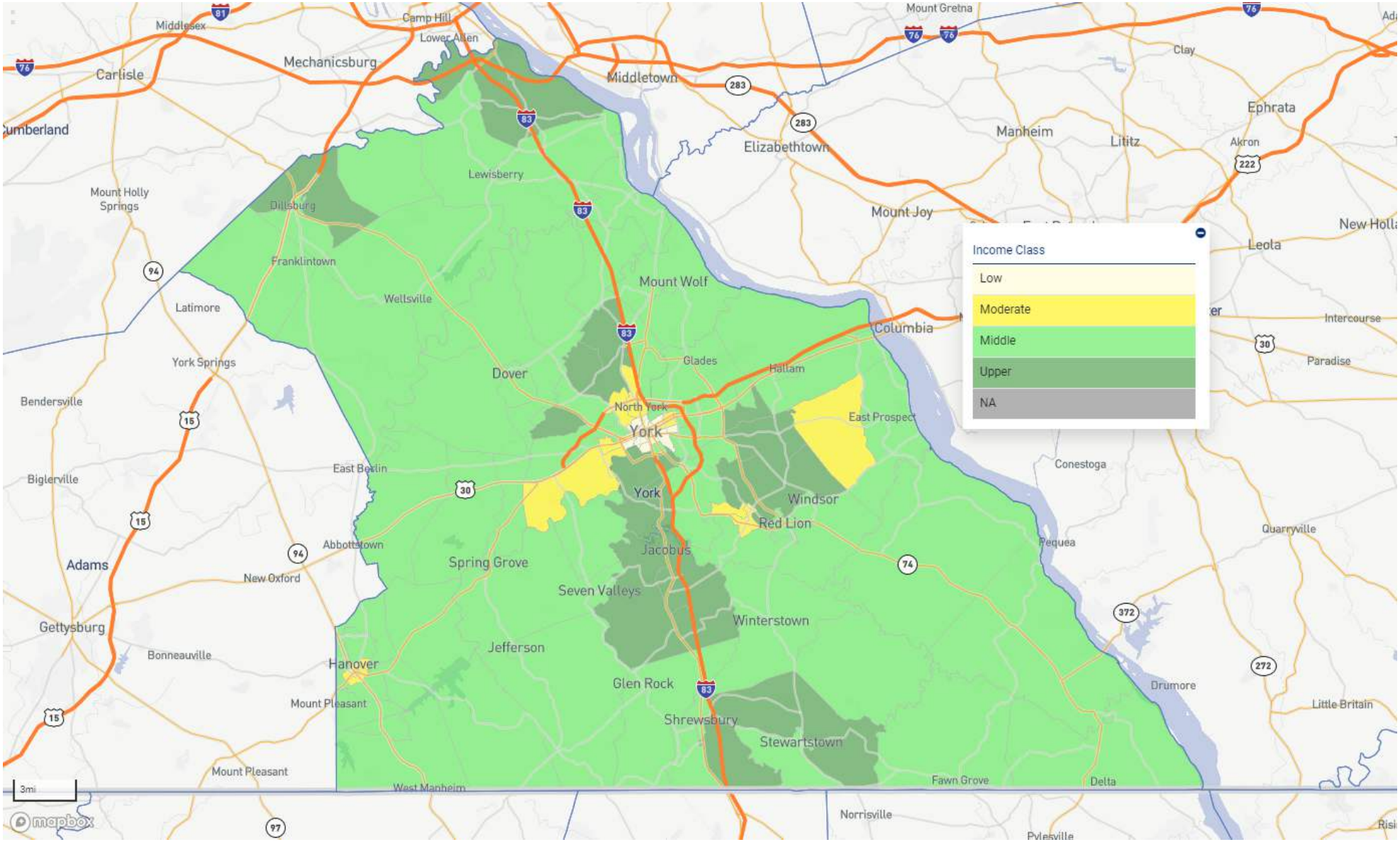
Assessment Area: 49340 - WORCESTER, MA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

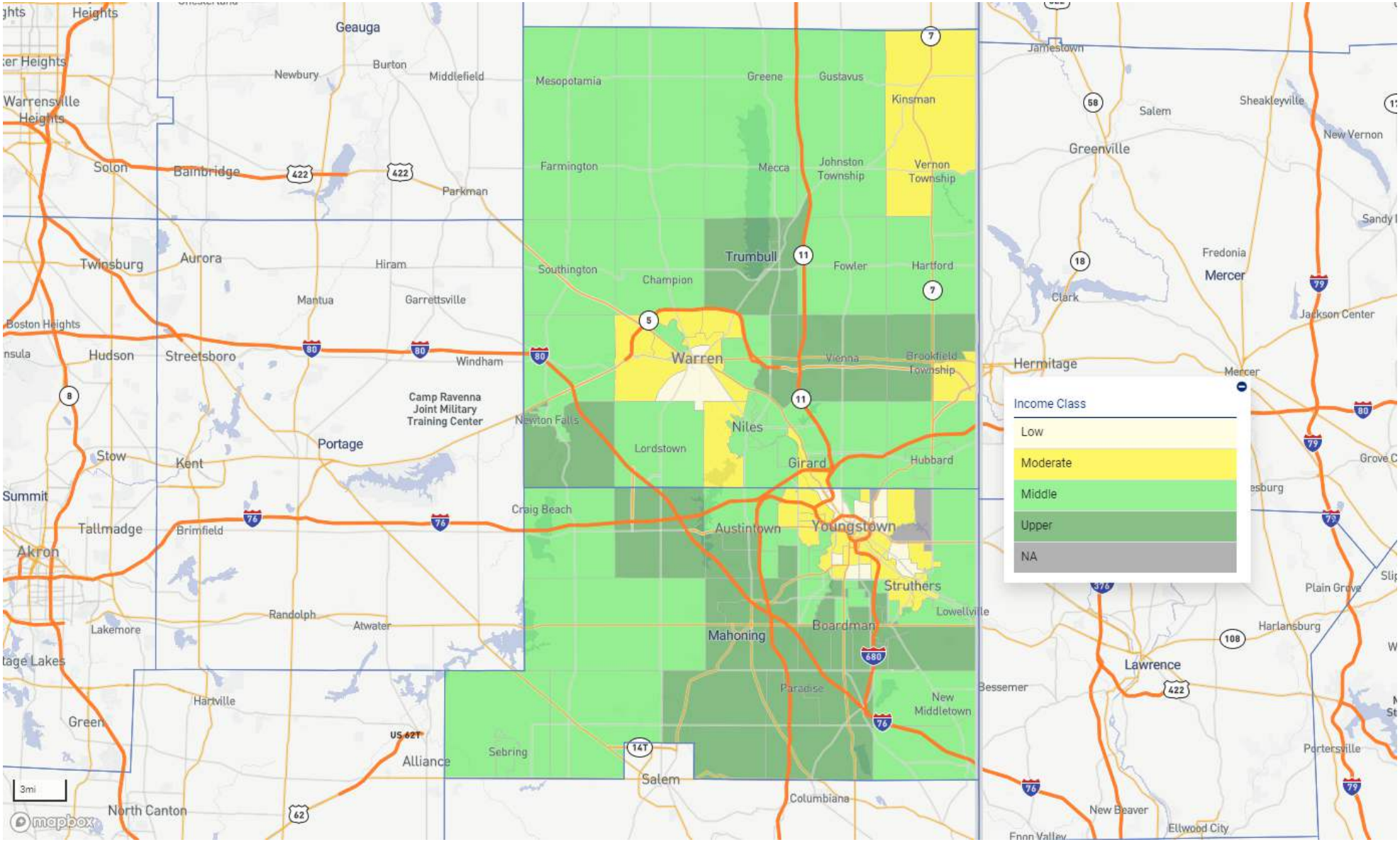
Assessment Area: 49620 - YORK-HANOVER, PA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

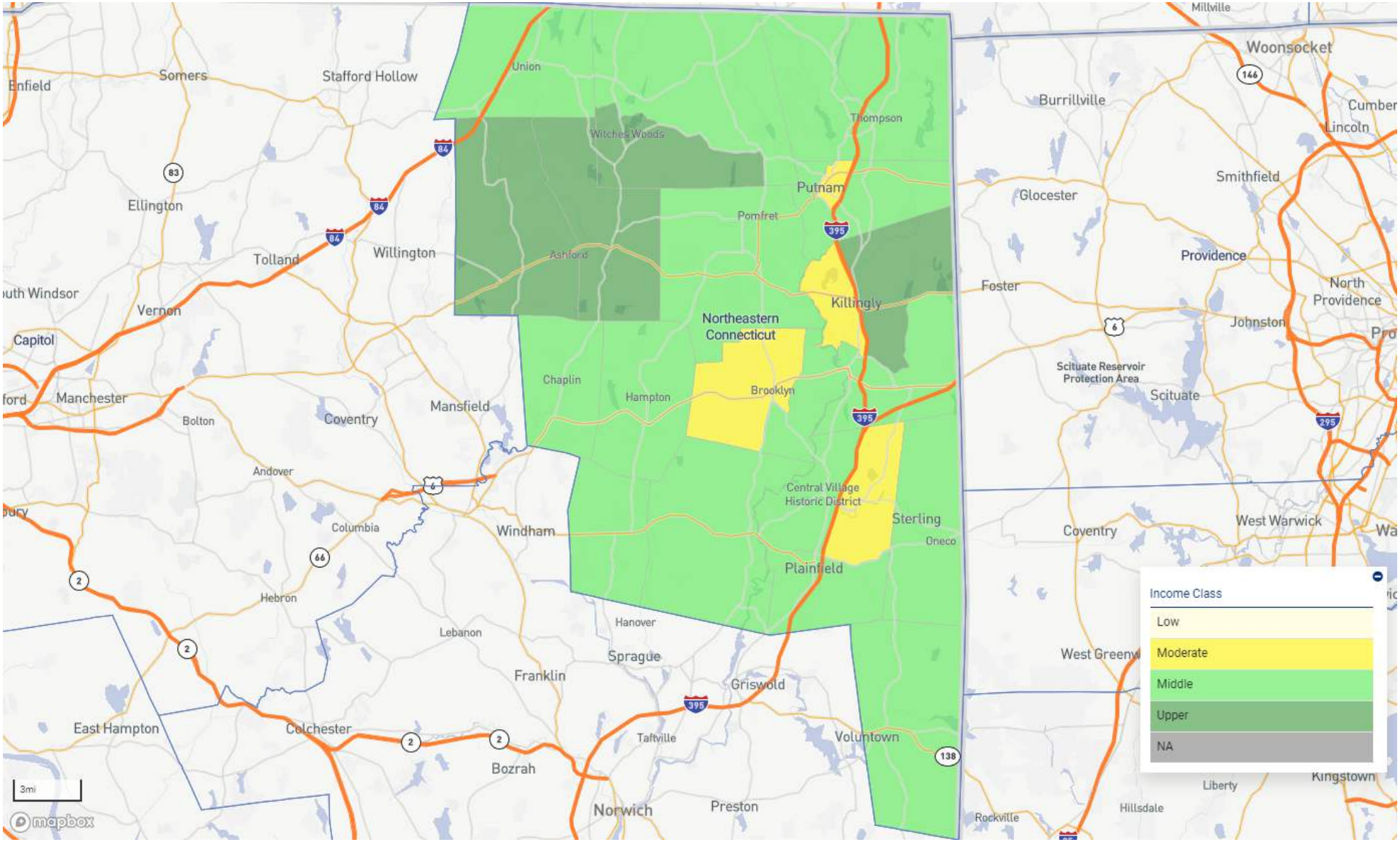
Assessment Area: 49660 - YOUNGSTOWN-WARREN, OH



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

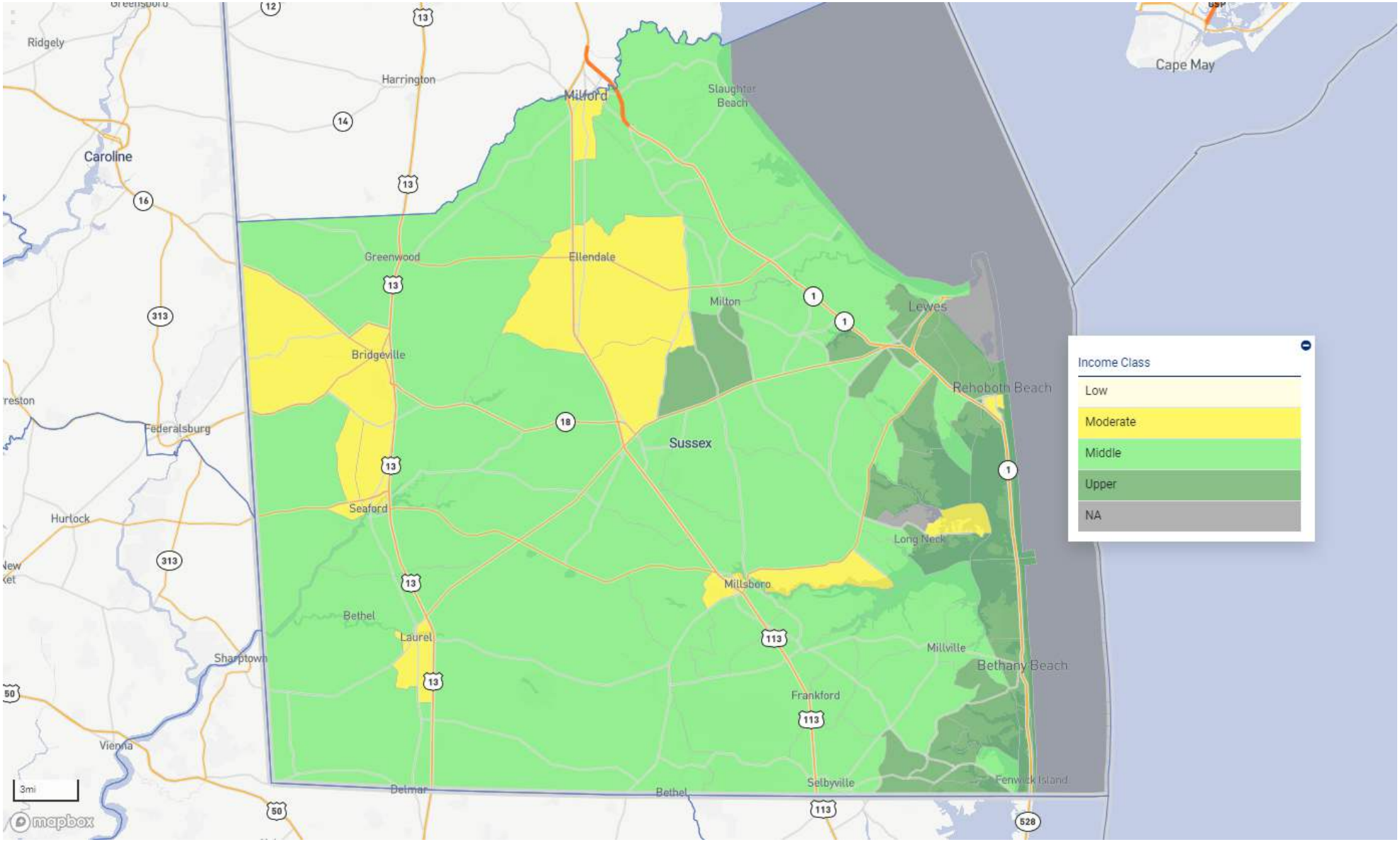
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RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

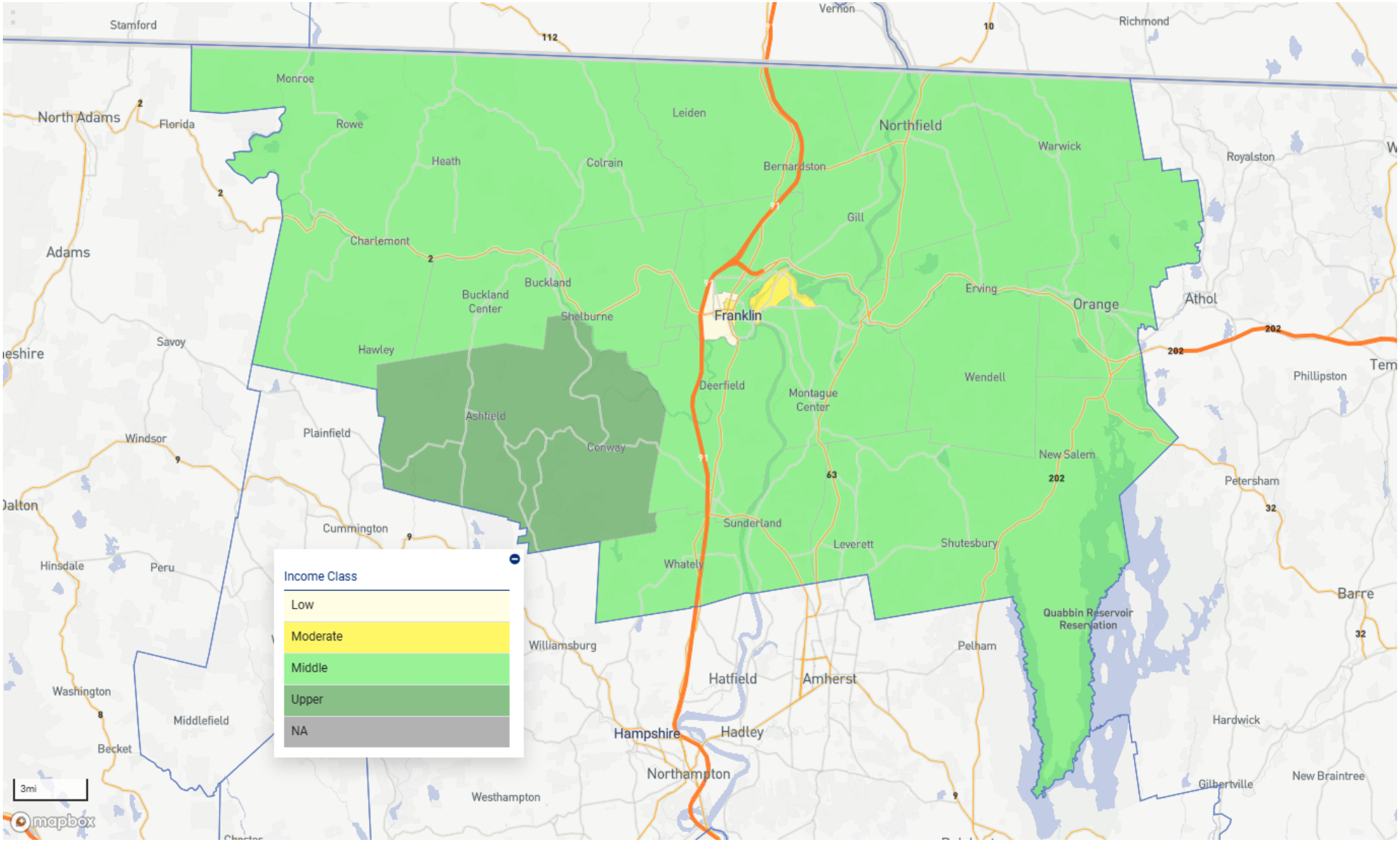
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RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS 2026

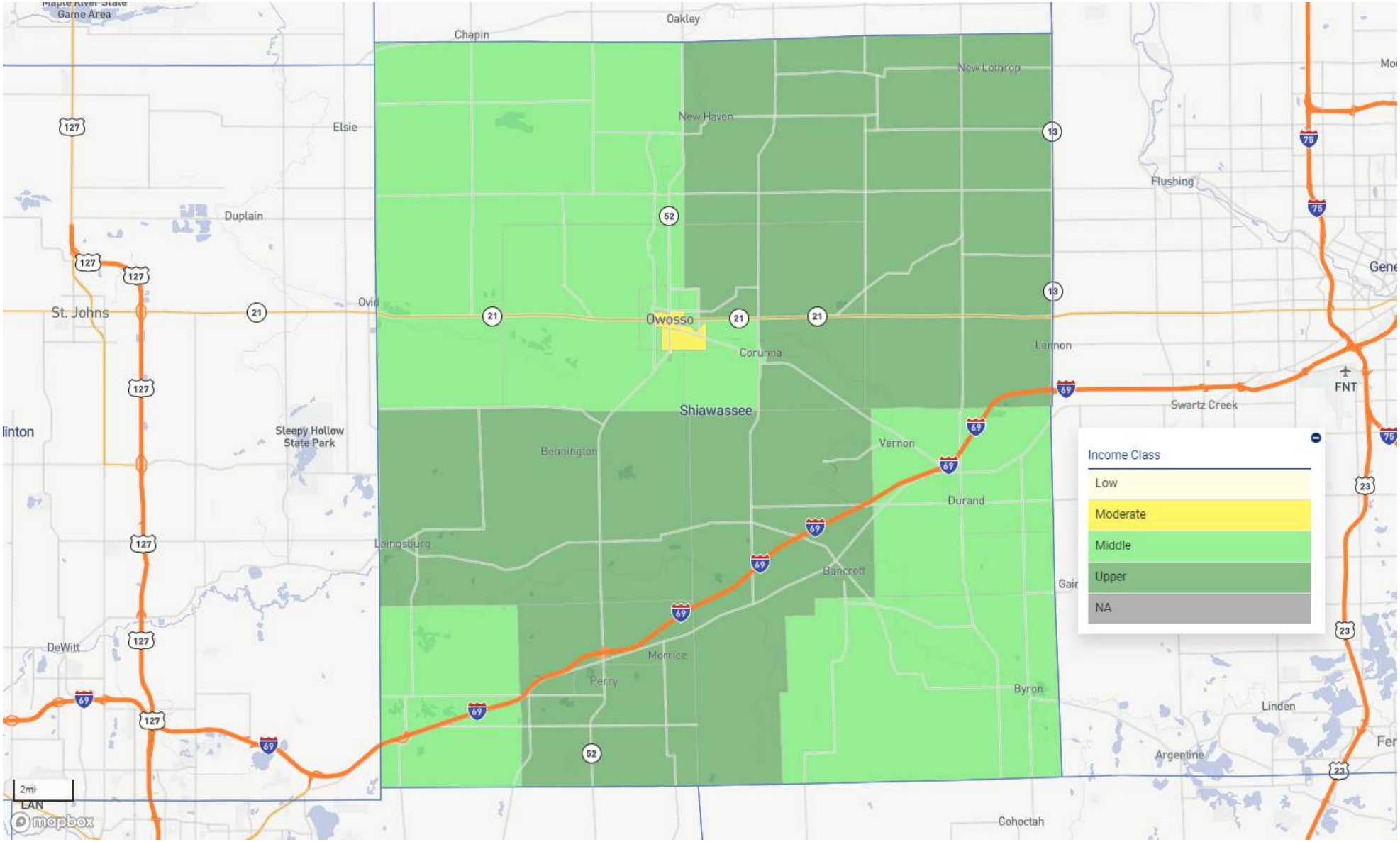
Assessment Area: 99999 - NON METRO MA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

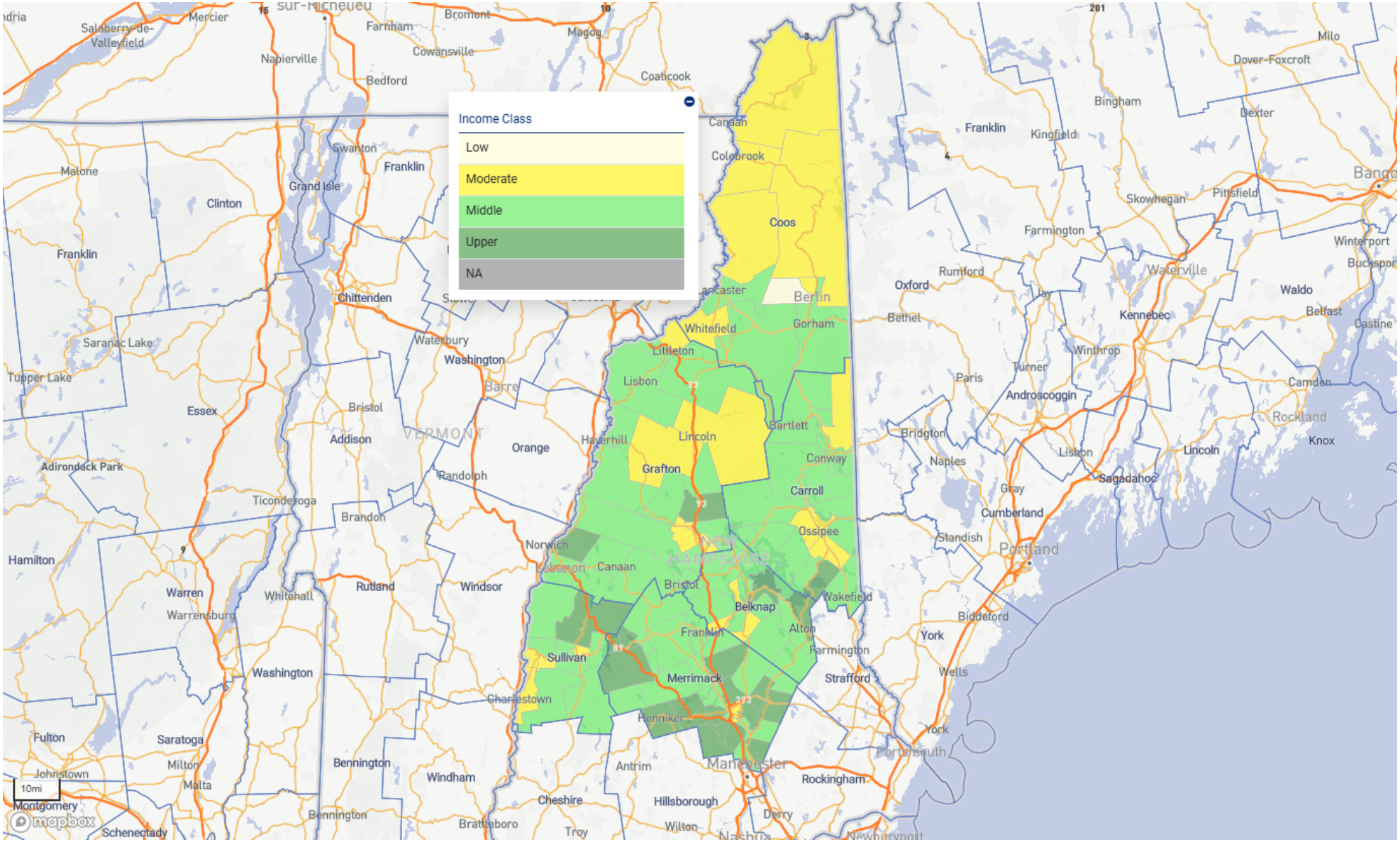
Assessment Area: 99999 - NON METRO MI



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS 2026

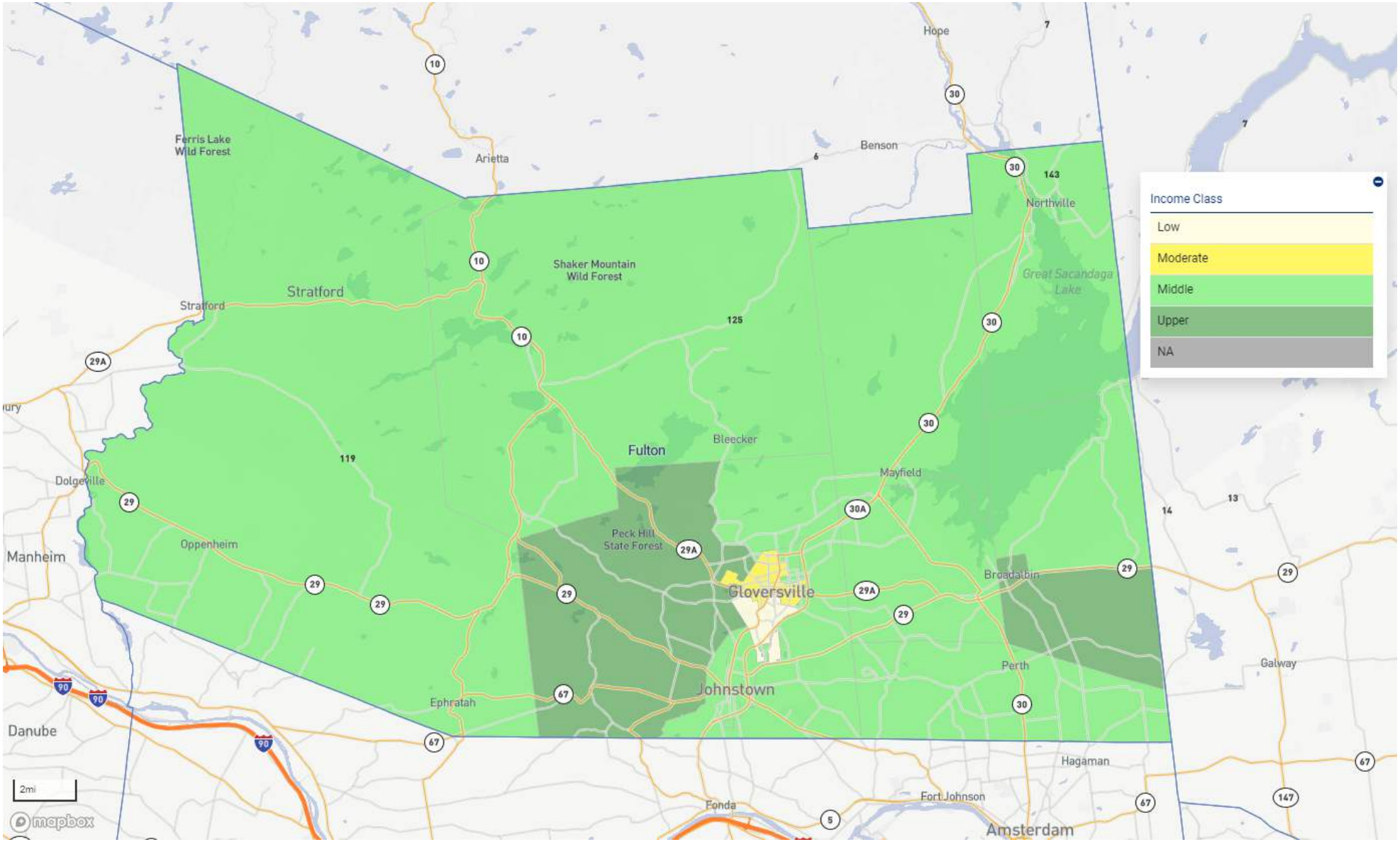
Assessment Area: 99999 - NON METRO NH



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

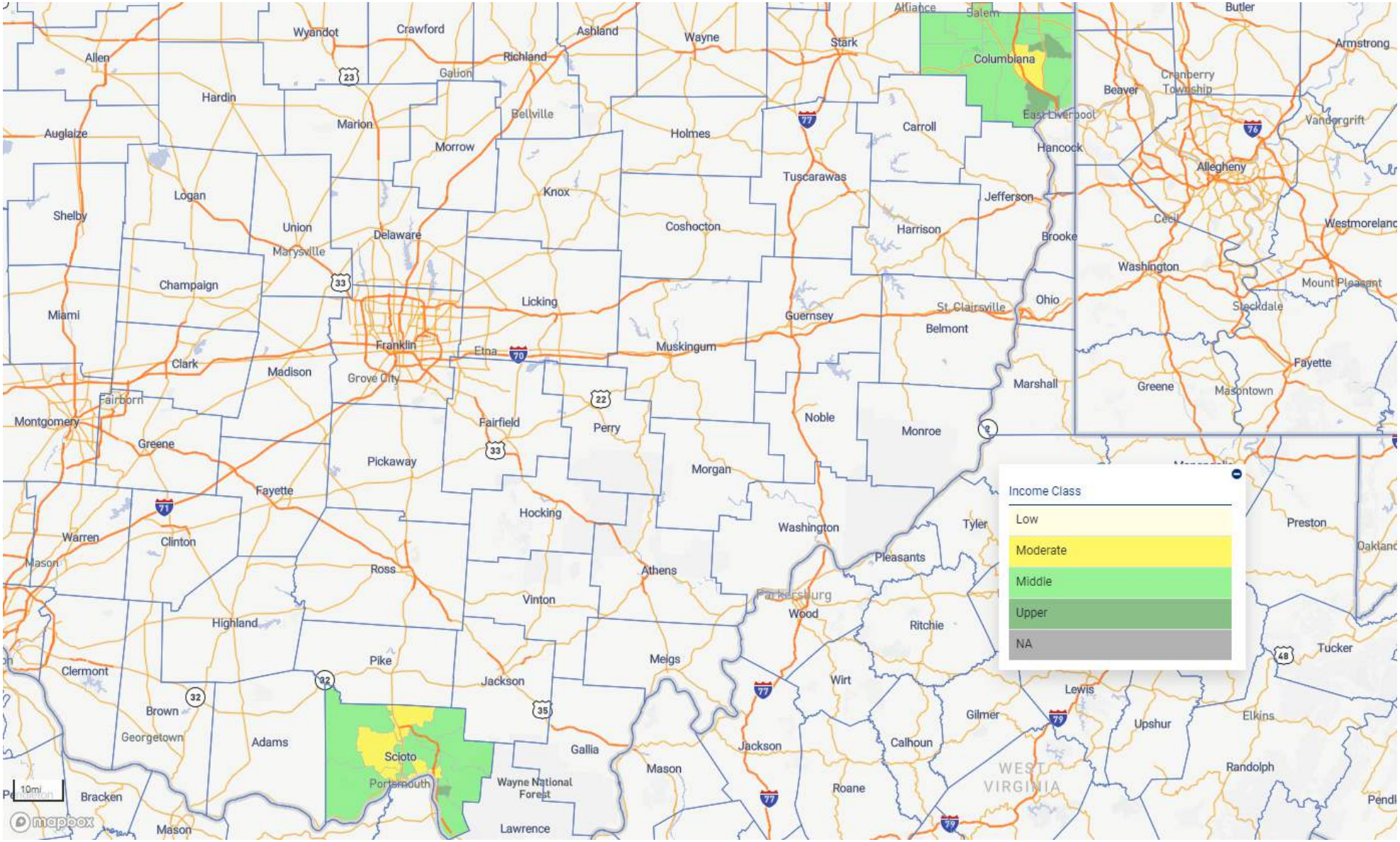
Assessment Area: 99999 - NON METRO NY



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

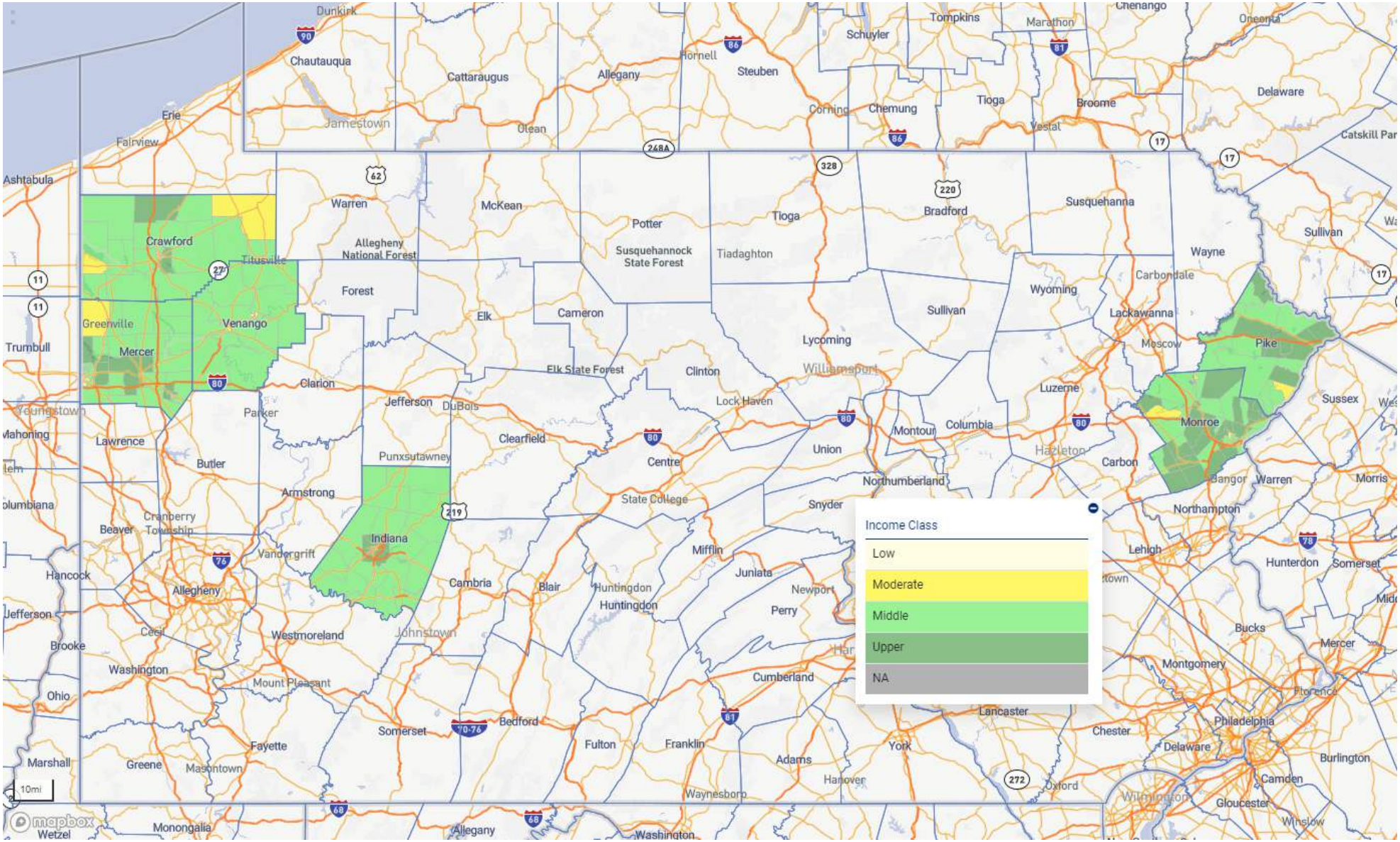
Assessment Area: 99999 - NON METRO OH



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

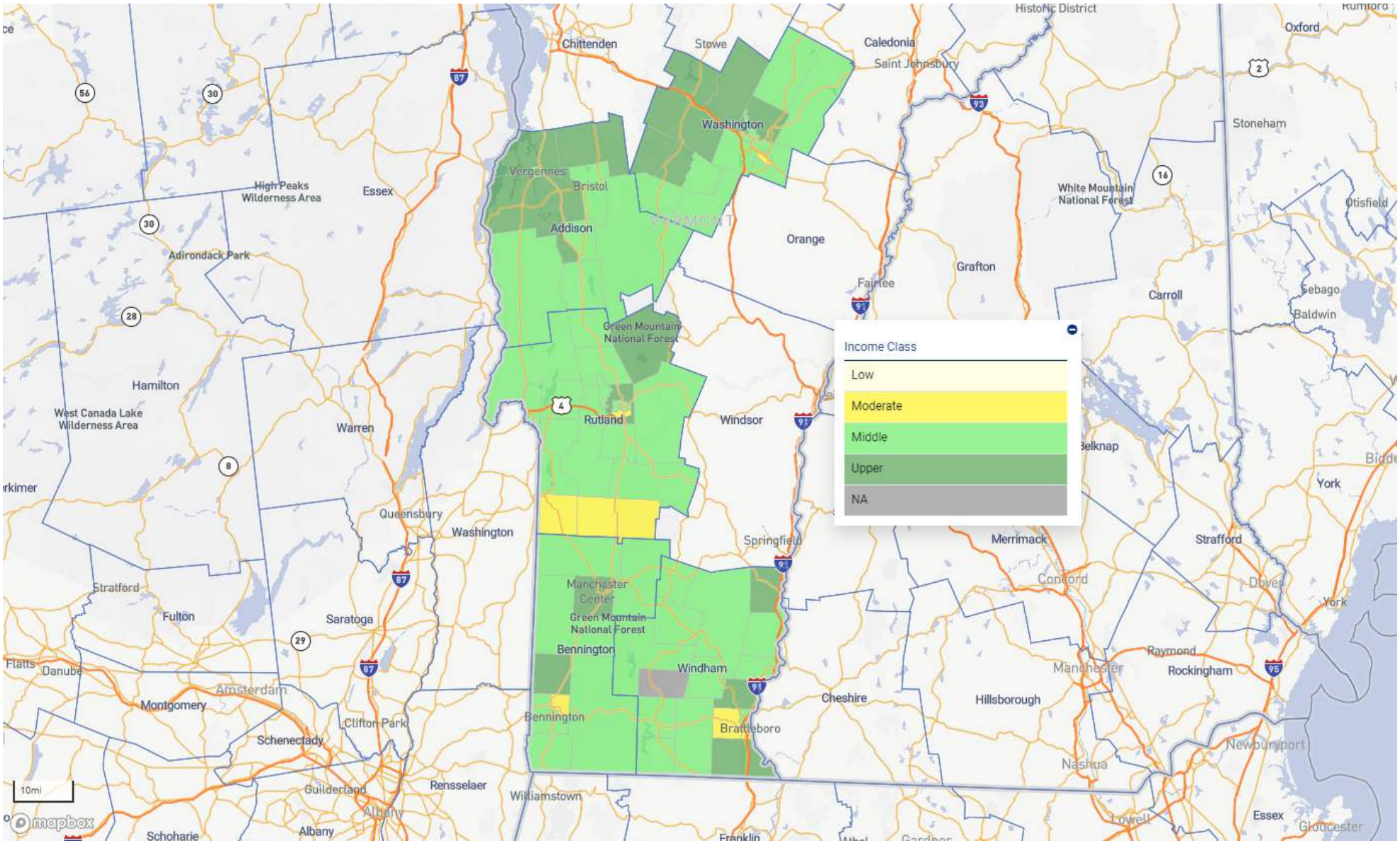
Assessment Area: 99999 - NON METRO PA



RiskExec Assessment Areas/REMA

Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS

Assessment Area: 99999 - NON METRO VT



RiskExec

TRACTS LIST

Institution: CITIZENS BANK Assessment Set: CRA - CITIZENS BANK ASSESSMENT AREAS 2026 (2026)

FIPS Codes

OHIO (39) - SUMMIT COUNTY (153) - 138 Tracts

39 153 5011.00	39 153 5017.00	39 153 5018.00	39 153 5019.00	39 153 5021.01	39 153 5021.02	39 153 5022.00	39 153 5023.00	39 153 5025.00	39 153 5026.00
39 153 5027.00	39 153 5028.00	39 153 5031.00	39 153 5032.00	39 153 5033.00	39 153 5034.00	39 153 5035.00	39 153 5036.00	39 153 5037.01	39 153 5037.02
39 153 5038.00	39 153 5041.00	39 153 5042.00	39 153 5044.00	39 153 5045.00	39 153 5046.00	39 153 5047.00	39 153 5048.00	39 153 5052.00	39 153 5053.00
39 153 5054.00	39 153 5055.00	39 153 5056.00	39 153 5057.00	39 153 5058.00	39 153 5059.00	39 153 5061.00	39 153 5062.00	39 153 5064.00	39 153 5065.00
39 153 5066.00	39 153 5067.00	39 153 5068.00	39 153 5071.01	39 153 5071.02	39 153 5072.01	39 153 5072.02	39 153 5072.03	39 153 5073.00	39 153 5074.00
39 153 5075.01	39 153 5075.02	39 153 5076.00	39 153 5080.00	39 153 5083.01	39 153 5083.99	39 153 5086.00	39 153 5088.00	39 153 5089.00	39 153 5090.00
39 153 5101.00	39 153 5102.00	39 153 5103.01	39 153 5103.02	39 153 5104.00	39 153 5105.00	39 153 5201.03	39 153 5201.04	39 153 5201.05	39 153 5201.06
39 153 5202.01	39 153 5202.02	39 153 5203.01	39 153 5203.02	39 153 5204.00	39 153 5205.00	39 153 5206.00	39 153 5301.01	39 153 5301.03	39 153 5301.04
39 153 5301.05	39 153 5301.08	39 153 5304.01	39 153 5304.02	39 153 5305.01	39 153 5305.02	39 153 5306.03	39 153 5306.04	39 153 5306.05	39 153 5306.06
39 153 5307.00	39 153 5308.00	39 153 5309.01	39 153 5309.02	39 153 5309.03	39 153 5310.01	39 153 5310.02	39 153 5311.01	39 153 5311.02	39 153 5311.03
39 153 5314.05	39 153 5314.06	39 153 5314.07	39 153 5315.01	39 153 5315.02	39 153 5316.01	39 153 5316.02	39 153 5317.01	39 153 5317.02	39 153 5318.01
39 153 5318.02	39 153 5320.01	39 153 5320.03	39 153 5320.04	39 153 5322.02	39 153 5323.01	39 153 5323.02	39 153 5325.01	39 153 5325.02	39 153 5326.00
39 153 5327.01	39 153 5327.02	39 153 5327.03	39 153 5327.05	39 153 5327.06	39 153 5327.08	39 153 5329.01	39 153 5329.02	39 153 5329.99	39 153 5330.00
39 153 5331.01	39 153 5331.02	39 153 5332.00	39 153 5334.00	39 153 5335.01	39 153 5335.02	39 153 5340.00	39 153 5341.00		

NEW YORK (36) - ALBANY COUNTY (001) - 85 Tracts

36 001 0001.00	36 001 0002.01	36 001 0002.02	36 001 0003.01	36 001 0003.02	36 001 0004.01	36 001 0004.03	36 001 0004.04	36 001 0005.01	36 001 0005.02
36 001 0006.00	36 001 0007.00	36 001 0008.00	36 001 0011.00	36 001 0014.00	36 001 0015.00	36 001 0016.00	36 001 0017.00	36 001 0018.02	36 001 0018.03
36 001 0018.04	36 001 0019.01	36 001 0019.02	36 001 0020.00	36 001 0021.00	36 001 0022.00	36 001 0023.00	36 001 0025.00	36 001 0026.00	36 001 0127.00
36 001 0128.00	36 001 0129.00	36 001 0130.00	36 001 0131.00	36 001 0132.00	36 001 0133.00	36 001 0134.00	36 001 0135.03	36 001 0135.05	36 001 0135.07
36 001 0135.09	36 001 0135.10	36 001 0135.11	36 001 0135.12	36 001 0136.02	36 001 0136.03	36 001 0136.04	36 001 0137.03	36 001 0137.06	36 001 0137.07
36 001 0137.08	36 001 0137.09	36 001 0138.02	36 001 0138.03	36 001 0138.04	36 001 0139.01	36 001 0139.02	36 001 0140.01	36 001 0140.02	36 001 0141.00
36 001 0142.01	36 001 0142.02	36 001 0142.03	36 001 0143.01	36 001 0143.03	36 001 0143.04	36 001 0144.01	36 001 0144.02	36 001 0145.01	36 001 0145.02
36 001 0145.03	36 001 0146.06	36 001 0146.08	36 001 0146.09	36 001 0146.11	36 001 0146.12	36 001 0146.13	36 001 0146.14	36 001 0146.15	36 001 0146.16
36 001 0146.17	36 001 0147.00	36 001 0148.01	36 001 0148.02	36 001 0148.03					

NEW YORK (36) - RENSSELAER COUNTY (083) - 48 Tracts

36 083 0401.00	36 083 0402.00	36 083 0403.00	36 083 0404.00	36 083 0405.00	36 083 0406.00	36 083 0407.01	36 083 0407.02	36 083 0408.00	36 083 0409.00
36 083 0410.00	36 083 0411.01	36 083 0411.02	36 083 0412.00	36 083 0413.00	36 083 0414.00	36 083 0515.00	36 083 0516.01	36 083 0516.02	36 083 0517.01
36 083 0517.02	36 083 0518.00	36 083 0519.01	36 083 0519.02	36 083 0520.02	36 083 0520.03	36 083 0520.04	36 083 0521.01	36 083 0521.02	36 083 0521.03
36 083 0522.01	36 083 0522.03	36 083 0522.04	36 083 0523.01	36 083 0523.03	36 083 0523.05	36 083 0523.06	36 083 0524.02	36 083 0524.05	36 083 0524.06
36 083 0524.07	36 083 0524.08	36 083 0525.01	36 083 0525.02	36 083 0525.03	36 083 0526.01	36 083 0526.02	36 083 0526.03		

NEW YORK (36) - SARATOGA COUNTY (091) - 65 Tracts

36 091 0601.02	36 091 0601.03	36 091 0601.04	36 091 0602.00	36 091 0603.01	36 091 0604.00	36 091 0605.01	36 091 0605.04	36 091 0605.05	36 091 0605.06
36 091 0605.07	36 091 0606.01	36 091 0606.02	36 091 0607.03	36 091 0607.04	36 091 0607.05	36 091 0607.06	36 091 0608.00	36 091 0609.01	36 091 0609.02
36 091 0610.01	36 091 0610.02	36 091 0611.01	36 091 0611.02	36 091 0612.01	36 091 0612.02	36 091 0613.01	36 091 0613.03	36 091 0613.04	36 091 0613.05
36 091 0614.01	36 091 0614.03	36 091 0614.04	36 091 0615.00	36 091 0616.00	36 091 0617.01	36 091 0617.02	36 091 0618.00	36 091 0619.04	36 091 0619.05
36 091 0619.06	36 091 0619.07	36 091 0620.01	36 091 0620.02	36 091 0621.00	36 091 0622.00	36 091 0623.00	36 091 0624.04	36 091 0624.06	36 091 0624.07
36 091 0624.08	36 091 0624.09	36 091 0624.10	36 091 0625.01	36 091 0625.03	36 091 0625.05	36 091 0625.06	36 091 0625.07	36 091 0625.08	36 091 0625.09
36 091 0626.01	36 091 0626.02	36 091 0627.00	36 091 0628.00	36 091 0629.00					

NEW YORK (36) - SCHENECTADY COUNTY (093) - 45 Tracts

36 093 0201.01	36 093 0201.02	36 093 0202.00	36 093 0203.00	36 093 0205.00	36 093 0206.00	36 093 0207.00	36 093 0208.00	36 093 0209.00	36 093 0210.01
36 093 0210.02	36 093 0212.00	36 093 0214.00	36 093 0215.00	36 093 0216.00	36 093 0217.00	36 093 0218.01	36 093 0218.02	36 093 0319.01	36 093 0319.02
36 093 0320.00	36 093 0321.01	36 093 0321.02	36 093 0322.00	36 093 0323.00	36 093 0324.02	36 093 0324.03	36 093 0324.04	36 093 0325.02	36 093 0325.03
36 093 0325.04	36 093 0326.01	36 093 0326.02	36 093 0327.00	36 093 0329.01	36 093 0329.02	36 093 0330.02	36 093 0330.03	36 093 0330.04	36 093 0331.01
36 093 0331.02	36 093 0332.00	36 093 0333.00	36 093 0334.00	36 093 0335.00					

PENNSYLVANIA (42) - BLAIR COUNTY (013) - 38 Tracts

42 013 0101.01	42 013 0101.02	42 013 0101.03	42 013 0104.01	42 013 0104.03	42 013 0104.04	42 013 0105.00	42 013 0106.00	42 013 0107.01	42 013 0107.02
42 013 0108.00	42 013 0109.00	42 013 0110.01	42 013 0110.02	42 013 0111.01	42 013 0111.02	42 013 0112.01	42 013 0112.02	42 013 0113.00	42 013 0114.00
42 013 0115.00	42 013 0116.00	42 013 1002.00	42 013 1003.00	42 013 1004.00	42 013 1005.00	42 013 1006.00	42 013 1007.00	42 013 1008.00	42 013 1009.00
42 013 1011.00	42 013 1012.00	42 013 1014.00	42 013 1015.00	42 013 1016.00	42 013 1017.00	42 013 1018.00	42 013 1019.00		

MASSACHUSETTS (25) - HAMPSHIRE COUNTY (015) - 35 Tracts

25 015 8201.01	25 015 8201.02	25 015 8202.05	25 015 8202.06	25 015 8202.07	25 015 8203.00	25 015 8204.00	25 015 8205.00	25 015 8206.00	25 015 8207.00
25 015 8208.01	25 015 8208.02	25 015 8209.00	25 015 8210.00	25 015 8211.01	25 015 8212.00	25 015 8213.00	25 015 8214.00	25 015 8215.00	25 015 8216.01
25 015 8216.02	25 015 8217.00	25 015 8219.01	25 015 8219.03	25 015 8219.04	25 015 8220.00	25 015 8222.00	25 015 8223.00	25 015 8224.01	25 015 8224.02
25 015 8225.00	25 015 8226.01	25 015 8226.03	25 015 8226.07	25 015 8227.00					

MICHIGAN (26) - WASHTENAW COUNTY (161) - 107 Tracts

26 161 4001.00	26 161 4003.00	26 161 4004.00	26 161 4005.00	26 161 4006.00	26 161 4007.00	26 161 4008.00	26 161 4021.00	26 161 4022.01	26 161 4023.00
26 161 4025.00	26 161 4026.01	26 161 4027.00	26 161 4031.00	26 161 4032.00	26 161 4033.00	26 161 4034.00	26 161 4035.00	26 161 4036.00	26 161 4038.00
26 161 4041.00	26 161 4042.00	26 161 4043.00	26 161 4044.00	26 161 4045.00	26 161 4046.00	26 161 4051.00	26 161 4052.00	26 161 4053.00	26 161 4054.00
26 161 4055.00	26 161 4056.00	26 161 4060.00	26 161 4070.00	26 161 4074.00	26 161 4076.00	26 161 4101.00	26 161 4102.00	26 161 4103.00	26 161 4104.00
26 161 4105.00	26 161 4106.00	26 161 4107.00	26 161 4108.00	26 161 4109.00	26 161 4110.00	26 161 4112.00	26 161 4117.00	26 161 4119.00	26 161 4120.00
26 161 4121.00	26 161 4123.00	26 161 4126.00	26 161 4127.00	26 161 4130.00	26 161 4132.00	26 161 4134.01	26 161 4134.02	26 161 4134.03	26 161 4140.00
26 161 4142.00	26 161 4143.00	26 161 4145.00	26 161 4147.00	26 161 4149.00	26 161 4152.00	26 161 4154.00	26 161 4156.00	26 161 4158.00	26 161 4160.00
26 161 4162.00	26 161 4200.00	26 161 4202.00	26 161 4211.00	26 161 4222.01	26 161 4222.02	26 161 4234.00	26 161 4236.00	26 161 4250.00	26 161 4260.01
26 161 4260.02	26 161 4310.00	26 161 4320.00	26 161 4440.00	26 161 4450.00	26 161 4462.00	26 161 4464.00	26 161 4470.00	26 161 4480.00	26 161 4530.00
26 161 4540.01	26 161 4540.02	26 161 4550.00	26 161 4560.00	26 161 4610.00	26 161 4640.00	26 161 4650.01	26 161 4650.02	26 161 4660.00	26 161 9801.01
26 161 9801.02	26 161 9802.00	26 161 9803.00	26 161 9804.00	26 161 9805.00	26 161 9806.00	26 161 9840.00			

MASSACHUSETTS (25) - BARNSTABLE COUNTY (001) - 57 Tracts

25 001 0101.00	25 001 0102.06	25 001 0102.08	25 001 0103.04	25 001 0103.06	25 001 0104.00	25 001 0105.00	25 001 0106.00	25 001 0107.00	25 001 0108.00
25 001 0109.00	25 001 0110.02	25 001 0111.00	25 001 0112.00	25 001 0113.00	25 001 0114.00	25 001 0115.00	25 001 0116.00	25 001 0117.00	25 001 0118.01
25 001 0118.02	25 001 0120.01	25 001 0120.02	25 001 0121.01	25 001 0121.02	25 001 0122.00	25 001 0125.02	25 001 0126.01	25 001 0126.02	25 001 0127.00
25 001 0128.00	25 001 0129.00	25 001 0130.02	25 001 0131.00	25 001 0132.00	25 001 0133.00	25 001 0134.00	25 001 0135.00	25 001 0136.00	25 001 0137.00
25 001 0138.00	25 001 0139.00	25 001 0140.02	25 001 0141.00	25 001 0143.00	25 001 0144.02	25 001 0145.00	25 001 0146.00	25 001 0147.00	25 001 0148.00
25 001 0149.00	25 001 0150.01	25 001 0150.02	25 001 0151.00	25 001 0152.00	25 001 0153.00	25 001 9900.00			

NEW YORK (36) - BROOME COUNTY (007) - 57 Tracts

36 007 0001.00	36 007 0002.00	36 007 0003.00	36 007 0004.00	36 007 0005.00	36 007 0006.00	36 007 0007.00	36 007 0009.00	36 007 0011.00	36 007 0012.00
36 007 0013.00	36 007 0014.01	36 007 0014.02	36 007 0015.00	36 007 0016.00	36 007 0017.00	36 007 0018.00	36 007 0102.00	36 007 0119.01	36 007 0119.02
36 007 0119.03	36 007 0120.00	36 007 0121.01	36 007 0121.02	36 007 0121.03	36 007 0122.01	36 007 0122.02	36 007 0123.00	36 007 0124.00	36 007 0125.01
36 007 0125.02	36 007 0126.00	36 007 0127.01	36 007 0127.02	36 007 0128.00	36 007 0129.00	36 007 0130.00	36 007 0131.00	36 007 0132.01	36 007 0132.02
36 007 0133.01	36 007 0133.03	36 007 0133.04	36 007 0134.00	36 007 0135.00	36 007 0136.00	36 007 0137.00	36 007 0138.00	36 007 0139.00	36 007 0140.00
36 007 0141.00	36 007 0142.00	36 007 0143.01	36 007 0143.02	36 007 0144.00	36 007 0145.00	36 007 0146.00			

MASSACHUSETTS (25) - ESSEX COUNTY (009) - 174 Tracts

25 009 2011.00	25 009 2021.01	25 009 2021.03	25 009 2021.04	25 009 2022.00	25 009 2031.00	25 009 2032.00	25 009 2033.01	25 009 2033.02	25 009 2041.01

25 009 2041.02	25 009 2042.00	25 009 2043.00	25 009 2044.00	25 009 2045.00	25 009 2046.00	25 009 2047.01	25 009 2047.02	25 009 2051.00	25 009 2052.00
25 009 2053.00	25 009 2054.00	25 009 2055.00	25 009 2056.00	25 009 2057.00	25 009 2058.00	25 009 2059.00	25 009 2060.00	25 009 2061.00	25 009 2062.00
25 009 2063.00	25 009 2064.00	25 009 2065.00	25 009 2066.00	25 009 2067.00	25 009 2068.00	25 009 2069.00	25 009 2070.00	25 009 2071.00	25 009 2072.00
25 009 2081.01	25 009 2081.02	25 009 2082.00	25 009 2083.01	25 009 2083.02	25 009 2084.01	25 009 2084.02	25 009 2091.00	25 009 2092.00	25 009 2101.00
25 009 2102.00	25 009 2103.01	25 009 2103.02	25 009 2104.01	25 009 2104.02	25 009 2105.00	25 009 2106.00	25 009 2107.00	25 009 2108.00	25 009 2109.00
25 009 2111.00	25 009 2112.01	25 009 2112.02	25 009 2113.00	25 009 2114.01	25 009 2114.02	25 009 2121.01	25 009 2121.02	25 009 2131.00	25 009 2141.00
25 009 2151.01	25 009 2151.02	25 009 2161.00	25 009 2171.01	25 009 2171.02	25 009 2172.01	25 009 2172.02	25 009 2173.00	25 009 2174.01	25 009 2174.02
25 009 2175.00	25 009 2176.01	25 009 2176.02	25 009 2181.00	25 009 2201.01	25 009 2201.02	25 009 2211.00	25 009 2213.00	25 009 2214.00	25 009 2215.00
25 009 2216.00	25 009 2217.00	25 009 2218.00	25 009 2219.01	25 009 2219.02	25 009 2221.00	25 009 2231.00	25 009 2232.00	25 009 2233.00	25 009 2501.00
25 009 2502.00	25 009 2503.00	25 009 2504.00	25 009 2505.00	25 009 2506.00	25 009 2507.00	25 009 2508.00	25 009 2509.00	25 009 2510.00	25 009 2511.00
25 009 2512.00	25 009 2513.00	25 009 2514.00	25 009 2515.00	25 009 2516.00	25 009 2517.00	25 009 2518.00	25 009 2521.01	25 009 2521.02	25 009 2522.01
25 009 2522.02	25 009 2523.00	25 009 2524.00	25 009 2525.01	25 009 2525.02	25 009 2526.01	25 009 2526.02	25 009 2526.03	25 009 2531.00	25 009 2532.01
25 009 2532.02	25 009 2532.03	25 009 2532.04	25 009 2532.05	25 009 2541.00	25 009 2542.00	25 009 2543.01	25 009 2543.02	25 009 2544.01	25 009 2544.02
25 009 2544.03	25 009 2601.00	25 009 2602.00	25 009 2603.01	25 009 2603.02	25 009 2604.01	25 009 2604.02	25 009 2605.00	25 009 2606.00	25 009 2607.00
25 009 2608.00	25 009 2609.00	25 009 2610.00	25 009 2611.01	25 009 2611.02	25 009 2621.00	25 009 2631.00	25 009 2641.00	25 009 2651.01	25 009 2651.02
25 009 2661.00	25 009 2662.00	25 009 2663.00	25 009 2664.00	25 009 2671.02	25 009 2671.03	25 009 2671.04	25 009 2681.00	25 009 2682.00	25 009 2683.00
25 009 2684.00	25 009 2691.00	25 009 2701.00	25 009 9901.00						

MASSACHUSETTS (25) - MIDDLESEX COUNTY (017) - 357 Tracts

25 017 3001.00	25 017 3011.01	25 017 3011.02	25 017 3101.01	25 017 3101.02	25 017 3102.00	25 017 3103.00	25 017 3104.00	25 017 3105.00	25 017 3106.01
25 017 3106.02	25 017 3107.00	25 017 3111.00	25 017 3112.00	25 017 3113.00	25 017 3114.00	25 017 3115.00	25 017 3116.00	25 017 3117.00	25 017 3118.00
25 017 3119.00	25 017 3120.00	25 017 3121.00	25 017 3122.00	25 017 3123.00	25 017 3124.00	25 017 3125.01	25 017 3125.02	25 017 3131.01	25 017 3131.02
25 017 3141.01	25 017 3141.02	25 017 3142.00	25 017 3143.01	25 017 3143.02	25 017 3151.00	25 017 3152.00	25 017 3154.01	25 017 3154.02	25 017 3154.03
25 017 3155.00	25 017 3161.01	25 017 3161.02	25 017 3162.01	25 017 3162.02	25 017 3163.00	25 017 3164.00	25 017 3165.00	25 017 3171.01	25 017 3171.02
25 017 3171.03	25 017 3172.01	25 017 3172.02	25 017 3172.03	25 017 3173.01	25 017 3173.02	25 017 3181.00	25 017 3182.00	25 017 3183.00	25 017 3184.00
25 017 3201.02	25 017 3201.05	25 017 3201.06	25 017 3201.07	25 017 3211.00	25 017 3212.00	25 017 3213.01	25 017 3213.02	25 017 3214.00	25 017 3215.00
25 017 3216.00	25 017 3221.00	25 017 3222.00	25 017 3223.00	25 017 3224.00	25 017 3231.01	25 017 3231.02	25 017 3241.01	25 017 3241.02	25 017 3251.01
25 017 3251.02	25 017 3261.01	25 017 3261.02	25 017 3271.01	25 017 3271.02	25 017 3271.03	25 017 3281.00	25 017 3301.01	25 017 3301.02	25 017 3302.01
25 017 3302.02	25 017 3311.01	25 017 3311.02	25 017 3312.00	25 017 3313.00	25 017 3321.00	25 017 3322.01	25 017 3322.02	25 017 3323.00	25 017 3324.01
25 017 3324.02	25 017 3331.00	25 017 3332.00	25 017 3333.00	25 017 3334.00	25 017 3335.01	25 017 3335.02	25 017 3336.01	25 017 3336.02	25 017 3341.00
25 017 3342.00	25 017 3343.00	25 017 3344.00	25 017 3351.00	25 017 3352.00	25 017 3353.01	25 017 3353.02	25 017 3354.00	25 017 3361.00	25 017 3362.01
25 017 3362.02	25 017 3363.00	25 017 3364.02	25 017 3364.03	25 017 3364.04	25 017 3371.01	25 017 3371.02	25 017 3372.01	25 017 3372.02	25 017 3373.00
25 017 3381.00	25 017 3382.00	25 017 3383.00	25 017 3384.00	25 017 3385.00	25 017 3391.01	25 017 3391.02	25 017 3392.00	25 017 3393.00	25 017 3394.00
25 017 3395.00	25 017 3396.00	25 017 3397.00	25 017 3398.02	25 017 3398.03	25 017 3398.04	25 017 3399.00	25 017 3400.00	25 017 3401.00	25 017 3411.01
25 017 3411.02	25 017 3412.00	25 017 3413.01	25 017 3413.02	25 017 3414.00	25 017 3415.00	25 017 3416.00	25 017 3417.00	25 017 3418.00	25 017 3419.01
25 017 3419.03	25 017 3419.04	25 017 3421.01	25 017 3421.02	25 017 3422.01	25 017 3422.02	25 017 3423.01	25 017 3423.02	25 017 3424.01	25 017 3424.02
25 017 3425.01	25 017 3425.02	25 017 3426.00	25 017 3501.05	25 017 3501.06	25 017 3501.07	25 017 3501.08	25 017 3501.09	25 017 3502.01	25 017 3502.02
25 017 3503.00	25 017 3504.00	25 017 3505.00	25 017 3506.00	25 017 3507.01	25 017 3507.02	25 017 3508.00	25 017 3509.00	25 017 3510.01	25 017 3510.02
25 017 3511.01	25 017 3511.02	25 017 3512.03	25 017 3512.04	25 017 3513.00	25 017 3514.03	25 017 3514.04	25 017 3515.00	25 017 3521.01	25 017 3521.02
25 017 3522.00	25 017 3523.00	25 017 3524.00	25 017 3525.00	25 017 3526.00	25 017 3527.00	25 017 3528.00	25 017 3529.00	25 017 3530.00	25 017 3531.01
25 017 3531.02	25 017 3532.00	25 017 3533.00	25 017 3536.00	25 017 3537.00	25 017 3538.00	25 017 3539.00	25 017 3540.00	25 017 3541.00	25 017 3542.00
25 017 3543.00	25 017 3544.00	25 017 3545.00	25 017 3546.01	25 017 3546.02	25 017 3547.00	25 017 3548.00	25 017 3549.01	25 017 3549.02	25 017 3550.00
25 017 3561.00	25 017 3563.00	25 017 3564.00	25 017 3565.00	25 017 3566.01	25 017 3566.02	25 017 3567.01	25 017 3567.03	25 017 3567.04	25 017 3571.00
25 017 3572.00	25 017 3573.00	25 017 3574.00	25 017 3575.00	25 017 3576.00	25 017 3577.00	25 017 3578.00	25 017 3581.00	25 017 3583.00	25 017 3584.00
25 017 3585.00	25 017 3586.00	25 017 3587.00	25 017 3591.00	25 017 3593.01	25 017 3593.02	25 017 3593.03	25 017 3594.00	25 017 3603.00	25 017 3611.00
25 017 3612.00	25 017 3613.00	25 017 3621.00	25 017 3631.03	25 017 3631.04	25 017 3631.05	25 017 3631.06	25 017 3632.01	25 017 3632.02	25 017 3641.01
25 017 3641.02	25 017 3651.00	25 017 3652.01	25 017 3652.02	25 017 3661.00	25 017 3662.01	25 017 3662.02	25 017 3671.00	25 017 3672.00	25 017 3681.01
25 017 3681.02	25 017 3682.00	25 017 3683.00	25 017 3684.00	25 017 3685.00	25 017 3686.00	25 017 3687.00	25 017 3688.00	25 017 3689.01	25 017 3689.02
25 017 3690.00	25 017 3691.00	25 017 3701.01	25 017 3701.03	25 017 3701.04	25 017 3702.01	25 017 3702.02	25 017 3703.01	25 017 3703.02	25 017 3704.01

25 017 3704.02	25 017 3704.03	25 017 3731.00	25 017 3732.00	25 017 3733.00	25 017 3734.00	25 017 3735.00	25 017 3736.00	25 017 3737.00	25 017 3738.00
25 017 3739.01	25 017 3739.02	25 017 3740.00	25 017 3741.00	25 017 3742.00	25 017 3743.00	25 017 3744.00	25 017 3745.00	25 017 3746.00	25 017 3747.00
25 017 3748.00	25 017 3821.00	25 017 3822.00	25 017 3823.00	25 017 3824.00	25 017 3825.00	25 017 3826.01	25 017 3826.02	25 017 3831.01	25 017 3831.02
25 017 3832.00	25 017 3833.00	25 017 3834.01	25 017 3834.02	25 017 3835.01	25 017 3835.02	25 017 3836.00	25 017 3837.00	25 017 3838.00	25 017 3839.02
25 017 3839.03	25 017 3839.04	25 017 3840.03	25 017 3840.04	25 017 3851.01	25 017 3851.02	25 017 3852.01	25 017 3852.03	25 017 3852.04	25 017 3861.00
25 017 3871.00	25 017 3872.01	25 017 3872.02	25 017 3881.00	25 017 3882.00	25 017 3883.00	25 017 9800.00			

MASSACHUSETTS (25) - NORFOLK COUNTY (021) - 154 Tracts

25 021 4001.00	25 021 4002.01	25 021 4002.02	25 021 4003.00	25 021 4004.01	25 021 4004.02	25 021 4005.00	25 021 4006.00	25 021 4007.00	25 021 4008.00
25 021 4009.00	25 021 4010.00	25 021 4011.00	25 021 4012.01	25 021 4012.02	25 021 4021.01	25 021 4021.02	25 021 4022.00	25 021 4023.00	25 021 4024.00
25 021 4025.00	25 021 4031.00	25 021 4033.00	25 021 4034.00	25 021 4035.01	25 021 4035.02	25 021 4041.00	25 021 4042.01	25 021 4042.02	25 021 4043.01
25 021 4043.02	25 021 4044.00	25 021 4051.00	25 021 4061.01	25 021 4061.02	25 021 4071.01	25 021 4071.02	25 021 4081.02	25 021 4081.03	25 021 4081.04
25 021 4091.01	25 021 4091.02	25 021 4101.00	25 021 4103.00	25 021 4104.00	25 021 4111.01	25 021 4111.02	25 021 4112.00	25 021 4113.01	25 021 4113.02
25 021 4121.00	25 021 4122.00	25 021 4123.00	25 021 4131.00	25 021 4132.01	25 021 4132.02	25 021 4133.00	25 021 4134.01	25 021 4134.02	25 021 4135.00
25 021 4141.00	25 021 4142.00	25 021 4143.00	25 021 4151.01	25 021 4151.03	25 021 4151.04	25 021 4152.01	25 021 4152.02	25 021 4153.00	25 021 4161.01
25 021 4161.02	25 021 4162.00	25 021 4163.00	25 021 4164.00	25 021 4171.00	25 021 4172.01	25 021 4172.02	25 021 4173.00	25 021 4174.00	25 021 4175.01
25 021 4175.02	25 021 4176.01	25 021 4176.02	25 021 4177.02	25 021 4177.03	25 021 4177.04	25 021 4178.01	25 021 4178.02	25 021 4179.01	25 021 4179.02
25 021 4180.02	25 021 4180.03	25 021 4180.04	25 021 4181.01	25 021 4181.02	25 021 4182.01	25 021 4191.00	25 021 4192.00	25 021 4193.00	25 021 4194.00
25 021 4195.00	25 021 4196.01	25 021 4196.02	25 021 4197.00	25 021 4198.00	25 021 4201.01	25 021 4201.02	25 021 4202.01	25 021 4202.02	25 021 4203.01
25 021 4203.02	25 021 4211.00	25 021 4212.00	25 021 4221.00	25 021 4222.01	25 021 4222.02	25 021 4223.01	25 021 4223.03	25 021 4223.04	25 021 4224.01
25 021 4224.02	25 021 4225.01	25 021 4225.02	25 021 4226.00	25 021 4227.00	25 021 4228.00	25 021 4231.01	25 021 4231.02	25 021 4401.01	25 021 4401.02
25 021 4412.02	25 021 4412.03	25 021 4412.04	25 021 4421.01	25 021 4421.03	25 021 4421.04	25 021 4421.05	25 021 4422.01	25 021 4422.03	25 021 4422.04
25 021 4431.03	25 021 4431.04	25 021 4431.05	25 021 4431.06	25 021 4561.01	25 021 4561.02	25 021 4562.00	25 021 4563.01	25 021 4563.02	25 021 4564.01
25 021 4564.02	25 021 4571.00	25 021 4572.00	25 021 9800.00						

MASSACHUSETTS (25) - PLYMOUTH COUNTY (023) - 111 Tracts

25 023 5001.01	25 023 5001.03	25 023 5001.04	25 023 5011.01	25 023 5011.02	25 023 5012.01	25 023 5012.03	25 023 5012.04	25 023 5021.01	25 023 5021.02
25 023 5022.00	25 023 5031.01	25 023 5031.02	25 023 5041.01	25 023 5041.02	25 023 5051.02	25 023 5051.03	25 023 5051.04	25 023 5052.01	25 023 5052.02
25 023 5061.02	25 023 5061.03	25 023 5061.04	25 023 5062.02	25 023 5062.03	25 023 5062.05	25 023 5062.06	25 023 5071.01	25 023 5071.03	25 023 5071.04
25 023 5081.01	25 023 5081.02	25 023 5082.00	25 023 5091.01	25 023 5091.02	25 023 5101.00	25 023 5102.00	25 023 5103.00	25 023 5104.00	25 023 5105.01
25 023 5105.03	25 023 5105.04	25 023 5105.05	25 023 5106.00	25 023 5107.00	25 023 5108.00	25 023 5109.00	25 023 5110.00	25 023 5111.00	25 023 5112.00
25 023 5113.01	25 023 5113.02	25 023 5114.00	25 023 5115.00	25 023 5116.01	25 023 5116.02	25 023 5117.01	25 023 5117.02	25 023 5201.00	25 023 5202.01
25 023 5202.02	25 023 5211.01	25 023 5211.02	25 023 5212.01	25 023 5212.02	25 023 5221.01	25 023 5221.02	25 023 5231.00	25 023 5232.01	25 023 5232.03
25 023 5232.04	25 023 5241.01	25 023 5241.02	25 023 5251.01	25 023 5251.04	25 023 5252.04	25 023 5261.00	25 023 5301.00	25 023 5302.00	25 023 5303.00
25 023 5304.00	25 023 5305.00	25 023 5306.00	25 023 5307.00	25 023 5308.01	25 023 5308.02	25 023 5309.02	25 023 5309.03	25 023 5309.04	25 023 5401.01
25 023 5401.02	25 023 5401.03	25 023 5411.00	25 023 5421.01	25 023 5421.02	25 023 5422.00	25 023 5423.01	25 023 5423.02	25 023 5431.00	25 023 5441.00
25 023 5442.00	25 023 5451.00	25 023 5452.00	25 023 5453.00	25 023 5454.00	25 023 5601.00	25 023 5611.00	25 023 5614.00	25 023 9802.00	25 023 9803.00
25 023 9900.03									

MASSACHUSETTS (25) - SUFFOLK COUNTY (025) - 235 Tracts

25 025 0001.01	25 025 0001.02	25 025 0002.01	25 025 0002.02	25 025 0003.01	25 025 0003.02	25 025 0004.01	25 025 0004.02	25 025 0005.02	25 025 0005.03
25 025 0005.05	25 025 0005.06	25 025 0006.01	25 025 0006.03	25 025 0006.04	25 025 0007.01	25 025 0007.03	25 025 0007.04	25 025 0008.04	25 025 0008.05
25 025 0008.06	25 025 0008.07	25 025 0101.03	25 025 0101.04	25 025 0102.04	25 025 0102.05	25 025 0102.06	25 025 0103.00	25 025 0104.03	25 025 0104.04
25 025 0104.05	25 025 0104.08	25 025 0105.00	25 025 0106.00	25 025 0107.01	25 025 0107.02	25 025 0108.01	25 025 0108.02	25 025 0201.01	25 025 0202.00
25 025 0203.01	25 025 0203.02	25 025 0203.04	25 025 0203.05	25 025 0301.00	25 025 0302.00	25 025 0303.01	25 025 0303.02	25 025 0304.00	25 025 0305.00
25 025 0401.00	25 025 0402.00	25 025 0403.00	25 025 0404.01	25 025 0406.00	25 025 0408.01	25 025 0501.01	25 025 0502.00	25 025 0503.00	25 025 0504.00
25 025 0505.00	25 025 0506.00	25 025 0507.00	25 025 0509.01	25 025 0510.00	25 025 0511.01	25 025 0512.00	25 025 0601.01	25 025 0602.00	25 025 0603.01
25 025 0604.00	25 025 0605.01	25 025 0606.01	25 025 0606.02	25 025 0606.03	25 025 0606.04	25 025 0607.00	25 025 0608.00	25 025 0610.00	25 025 0611.01
25 025 0612.01	25 025 0612.02	25 025 0612.03	25 025 0612.04	25 025 0701.02	25 025 0701.03	25 025 0701.04	25 025 0702.01	25 025 0702.02	25 025 0703.01

25 025 0703.02	25 025 0704.02	25 025 0705.01	25 025 0705.02	25 025 0706.00	25 025 0707.00	25 025 0708.01	25 025 0708.02	25 025 0709.01	25 025 0709.02
25 025 0711.01	25 025 0712.01	25 025 0801.00	25 025 0803.00	25 025 0804.01	25 025 0805.00	25 025 0806.01	25 025 0808.01	25 025 0809.00	25 025 0810.01
25 025 0811.01	25 025 0811.02	25 025 0812.00	25 025 0813.01	25 025 0813.02	25 025 0814.00	25 025 0815.00	25 025 0817.00	25 025 0818.00	25 025 0819.00
25 025 0820.00	25 025 0821.00	25 025 0901.00	25 025 0902.00	25 025 0903.00	25 025 0904.00	25 025 0906.00	25 025 0907.00	25 025 0909.01	25 025 0910.01
25 025 0911.00	25 025 0912.00	25 025 0913.00	25 025 0914.00	25 025 0915.00	25 025 0916.00	25 025 0917.00	25 025 0918.00	25 025 0919.00	25 025 0920.00
25 025 0921.01	25 025 0922.00	25 025 0923.00	25 025 0924.00	25 025 1001.00	25 025 1002.00	25 025 1003.00	25 025 1004.00	25 025 1005.00	25 025 1006.01
25 025 1006.03	25 025 1007.00	25 025 1008.00	25 025 1009.00	25 025 1010.01	25 025 1010.02	25 025 1011.01	25 025 1011.02	25 025 1101.04	25 025 1101.05
25 025 1101.06	25 025 1102.01	25 025 1103.01	25 025 1104.01	25 025 1104.03	25 025 1105.01	25 025 1105.02	25 025 1106.01	25 025 1106.07	25 025 1201.03
25 025 1201.04	25 025 1201.05	25 025 1202.01	25 025 1203.01	25 025 1204.00	25 025 1205.00	25 025 1206.00	25 025 1207.00	25 025 1301.01	25 025 1302.00
25 025 1303.00	25 025 1304.02	25 025 1304.04	25 025 1304.06	25 025 1401.02	25 025 1401.05	25 025 1401.06	25 025 1401.07	25 025 1402.01	25 025 1402.02
25 025 1403.00	25 025 1404.00	25 025 1601.02	25 025 1601.03	25 025 1602.00	25 025 1603.00	25 025 1604.00	25 025 1605.01	25 025 1605.02	25 025 1606.01
25 025 1606.02	25 025 1701.01	25 025 1701.02	25 025 1702.00	25 025 1703.01	25 025 1703.02	25 025 1704.00	25 025 1705.02	25 025 1705.03	25 025 1705.04
25 025 1706.01	25 025 1707.01	25 025 1707.02	25 025 1708.00	25 025 1801.01	25 025 1802.00	25 025 1803.01	25 025 1804.00	25 025 1805.00	25 025 9801.01
25 025 9803.00	25 025 9807.00	25 025 9809.00	25 025 9810.00	25 025 9811.00	25 025 9812.01	25 025 9812.02	25 025 9813.00	25 025 9815.01	25 025 9815.02
25 025 9816.00	25 025 9817.00	25 025 9818.00	25 025 9819.00	25 025 9901.01					

NEW HAMPSHIRE (33) - ROCKINGHAM COUNTY (015) - 73 Tracts

33 015 0033.01	33 015 0033.02	33 015 0034.00	33 015 0035.00	33 015 0036.01	33 015 0036.02	33 015 0037.01	33 015 0037.03	33 015 0038.01	33 015 0038.02
33 015 0039.01	33 015 0039.02	33 015 0040.00	33 015 0500.00	33 015 0510.00	33 015 0520.00	33 015 0530.00	33 015 0540.00	33 015 0550.01	33 015 0550.02
33 015 0560.00	33 015 0570.00	33 015 0580.00	33 015 0590.00	33 015 0600.00	33 015 0610.01	33 015 0620.00	33 015 0625.00	33 015 0630.01	33 015 0630.03
33 015 0630.04	33 015 0640.00	33 015 0650.05	33 015 0650.06	33 015 0650.07	33 015 0650.08	33 015 0650.09	33 015 0650.10	33 015 0660.00	33 015 0670.00
33 015 0675.02	33 015 0675.03	33 015 0675.04	33 015 0675.05	33 015 0691.00	33 015 0692.00	33 015 0693.00	33 015 0697.00	33 015 0710.01	33 015 0710.02
33 015 1001.00	33 015 1002.00	33 015 1003.01	33 015 1003.02	33 015 1004.01	33 015 1004.02	33 015 1011.01	33 015 1011.02	33 015 1021.00	33 015 1031.00
33 015 1041.01	33 015 1041.02	33 015 1051.00	33 015 1061.01	33 015 1061.02	33 015 1062.00	33 015 1064.00	33 015 1071.00	33 015 1072.00	33 015 1074.00
33 015 1075.00	33 015 9800.11	33 015 9900.00							

NEW HAMPSHIRE (33) - STRAFFORD COUNTY (017) - 30 Tracts

33 017 0801.00	33 017 0802.02	33 017 0802.03	33 017 0802.04	33 017 0805.00	33 017 0811.01	33 017 0811.02	33 017 0812.00	33 017 0813.00	33 017 0814.00
33 017 0815.00	33 017 0816.00	33 017 0820.00	33 017 0830.01	33 017 0830.02	33 017 0841.00	33 017 0842.01	33 017 0842.02	33 017 0843.01	33 017 0843.02
33 017 0844.00	33 017 0845.00	33 017 0846.00	33 017 0850.01	33 017 0850.02	33 017 0860.00	33 017 0870.01	33 017 0870.02	33 017 0880.00	33 017 0885.00

CONNECTICUT (09) - WESTERN CONNECTICUT PLANNING REGION (190) - 146 Tracts

09 190 0101.01	09 190 0101.02	09 190 0102.01	09 190 0102.02	09 190 0103.00	09 190 0104.00	09 190 0105.00	09 190 0106.00	09 190 0107.00	09 190 0108.00
09 190 0109.00	09 190 0110.00	09 190 0111.00	09 190 0112.00	09 190 0113.00	09 190 0201.01	09 190 0201.02	09 190 0202.00	09 190 0203.01	09 190 0203.02
09 190 0204.00	09 190 0205.00	09 190 0206.00	09 190 0207.00	09 190 0208.00	09 190 0209.00	09 190 0210.00	09 190 0211.00	09 190 0212.00	09 190 0213.00
09 190 0214.01	09 190 0214.02	09 190 0215.01	09 190 0215.02	09 190 0216.01	09 190 0216.02	09 190 0217.01	09 190 0217.02	09 190 0218.01	09 190 0218.02
09 190 0219.00	09 190 0220.00	09 190 0221.01	09 190 0221.02	09 190 0222.01	09 190 0222.02	09 190 0223.00	09 190 0224.00	09 190 0301.00	09 190 0302.00
09 190 0303.00	09 190 0304.00	09 190 0305.00	09 190 0351.01	09 190 0351.02	09 190 0352.00	09 190 0353.00	09 190 0354.00	09 190 0425.00	09 190 0426.00
09 190 0427.00	09 190 0428.00	09 190 0429.00	09 190 0430.00	09 190 0431.00	09 190 0432.00	09 190 0433.00	09 190 0434.00	09 190 0435.00	09 190 0436.00
09 190 0437.00	09 190 0438.00	09 190 0439.00	09 190 0440.00	09 190 0441.00	09 190 0442.00	09 190 0443.00	09 190 0444.00	09 190 0445.00	09 190 0446.00
09 190 0451.01	09 190 0451.02	09 190 0452.00	09 190 0453.00	09 190 0454.00	09 190 0501.00	09 190 0502.00	09 190 0503.01	09 190 0503.02	09 190 0504.00
09 190 0505.00	09 190 0506.00	09 190 0551.00	09 190 0552.00	09 190 2001.00	09 190 2002.00	09 190 2003.01	09 190 2003.02	09 190 2051.00	09 190 2052.00
09 190 2053.00	09 190 2101.01	09 190 2101.02	09 190 2102.01	09 190 2102.02	09 190 2103.00	09 190 2104.01	09 190 2104.02	09 190 2105.01	09 190 2105.02
09 190 2106.00	09 190 2107.01	09 190 2107.02	09 190 2108.00	09 190 2109.00	09 190 2110.00	09 190 2111.00	09 190 2112.01	09 190 2112.02	09 190 2113.00
09 190 2114.00	09 190 2201.00	09 190 2202.00	09 190 2203.00	09 190 2301.00	09 190 2302.00	09 190 2303.00	09 190 2304.00	09 190 2305.01	09 190 2305.02
09 190 2401.00	09 190 2402.00	09 190 2451.00	09 190 2452.00	09 190 2453.00	09 190 2454.00	09 190 2455.00	09 190 2456.00	09 190 2501.00	09 190 2531.00
09 190 2532.00	09 190 2534.00	09 190 2535.00	09 190 2571.00	09 190 4257.00	09 190 9900.00				

NEW YORK (36) - ERIE COUNTY (029) - 261 Tracts

36 029 0001.10	36 029 0002.00	36 029 0005.00	36 029 0006.00	36 029 0007.00	36 029 0008.00	36 029 0009.00	36 029 0010.00	36 029 0011.00	36 029 0014.03
36 029 0014.04	36 029 0015.00	36 029 0016.01	36 029 0016.02	36 029 0017.00	36 029 0019.00	36 029 0023.00	36 029 0024.00	36 029 0025.02	36 029 0027.03
36 029 0027.04	36 029 0028.01	36 029 0028.02	36 029 0029.00	36 029 0030.00	36 029 0031.00	36 029 0033.01	36 029 0033.02	36 029 0034.00	36 029 0035.01
36 029 0035.02	36 029 0036.00	36 029 0037.00	36 029 0038.00	36 029 0039.01	36 029 0040.02	36 029 0040.03	36 029 0041.00	36 029 0042.00	36 029 0043.00
36 029 0044.01	36 029 0044.02	36 029 0045.00	36 029 0046.01	36 029 0047.01	36 029 0047.02	36 029 0048.00	36 029 0049.01	36 029 0049.02	36 029 0050.00
36 029 0051.00	36 029 0052.01	36 029 0052.02	36 029 0053.00	36 029 0054.00	36 029 0055.00	36 029 0056.00	36 029 0057.00	36 029 0058.01	36 029 0058.02
36 029 0059.00	36 029 0061.00	36 029 0063.01	36 029 0063.02	36 029 0065.01	36 029 0066.01	36 029 0066.02	36 029 0067.01	36 029 0067.02	36 029 0068.01
36 029 0068.02	36 029 0069.01	36 029 0069.03	36 029 0069.04	36 029 0070.00	36 029 0071.02	36 029 0071.03	36 029 0071.04	36 029 0072.02	36 029 0073.03
36 029 0073.04	36 029 0073.05	36 029 0073.06	36 029 0076.00	36 029 0077.00	36 029 0078.00	36 029 0079.01	36 029 0079.02	36 029 0079.03	36 029 0079.04
36 029 0079.05	36 029 0080.01	36 029 0080.02	36 029 0080.03	36 029 0081.01	36 029 0081.02	36 029 0082.01	36 029 0082.02	36 029 0083.00	36 029 0084.00
36 029 0085.00	36 029 0086.00	36 029 0087.00	36 029 0088.00	36 029 0089.00	36 029 0090.04	36 029 0090.07	36 029 0090.08	36 029 0090.09	36 029 0090.10
36 029 0090.11	36 029 0090.12	36 029 0091.04	36 029 0091.06	36 029 0091.07	36 029 0091.09	36 029 0091.10	36 029 0091.12	36 029 0091.13	36 029 0091.14
36 029 0091.15	36 029 0091.16	36 029 0092.00	36 029 0093.01	36 029 0093.02	36 029 0094.01	36 029 0094.02	36 029 0095.01	36 029 0095.03	36 029 0095.04
36 029 0096.01	36 029 0096.02	36 029 0097.01	36 029 0097.02	36 029 0098.00	36 029 0099.00	36 029 0100.01	36 029 0100.02	36 029 0100.03	36 029 0101.01
36 029 0101.02	36 029 0101.03	36 029 0102.01	36 029 0102.02	36 029 0103.00	36 029 0104.00	36 029 0105.00	36 029 0106.00	36 029 0107.00	36 029 0108.03
36 029 0108.04	36 029 0108.05	36 029 0108.07	36 029 0108.08	36 029 0108.09	36 029 0109.01	36 029 0109.02	36 029 0110.00	36 029 0111.00	36 029 0112.01
36 029 0112.02	36 029 0113.00	36 029 0114.00	36 029 0115.00	36 029 0116.00	36 029 0117.00	36 029 0118.00	36 029 0120.01	36 029 0120.02	36 029 0120.03
36 029 0123.00	36 029 0124.00	36 029 0125.01	36 029 0125.02	36 029 0128.00	36 029 0129.02	36 029 0129.03	36 029 0129.04	36 029 0130.01	36 029 0130.02
36 029 0131.01	36 029 0131.03	36 029 0131.04	36 029 0132.01	36 029 0132.02	36 029 0133.00	36 029 0134.00	36 029 0135.01	36 029 0135.02	36 029 0136.00
36 029 0137.01	36 029 0137.02	36 029 0138.01	36 029 0138.02	36 029 0139.00	36 029 0140.00	36 029 0141.01	36 029 0141.02	36 029 0142.04	36 029 0142.06
36 029 0142.07	36 029 0142.08	36 029 0142.09	36 029 0143.00	36 029 0144.00	36 029 0145.01	36 029 0145.02	36 029 0146.01	36 029 0146.03	36 029 0146.05
36 029 0146.06	36 029 0147.01	36 029 0147.03	36 029 0147.04	36 029 0148.01	36 029 0148.04	36 029 0148.05	36 029 0149.01	36 029 0149.03	36 029 0150.01
36 029 0150.02	36 029 0150.03	36 029 0151.01	36 029 0151.02	36 029 0152.01	36 029 0152.02	36 029 0153.01	36 029 0153.02	36 029 0154.01	36 029 0154.02
36 029 0155.01	36 029 0155.03	36 029 0155.04	36 029 0156.00	36 029 0157.00	36 029 0158.00	36 029 0159.00	36 029 0162.00	36 029 0163.00	36 029 0164.00
36 029 0165.00	36 029 0166.00	36 029 0167.00	36 029 0168.01	36 029 0168.02	36 029 0169.00	36 029 0170.00	36 029 0171.00	36 029 0172.00	36 029 0173.01
36 029 0173.02	36 029 0174.00	36 029 0175.01	36 029 0175.02	36 029 9400.00	36 029 9401.00	36 029 9800.00	36 029 9803.00	36 029 9804.00	36 029 9805.00
36 029 9900.00									

NEW YORK (36) - NIAGARA COUNTY (063) - 66 Tracts

36 063 0201.00	36 063 0202.00	36 063 0203.00	36 063 0204.00	36 063 0205.00	36 063 0206.00	36 063 0207.00	36 063 0209.00	36 063 0210.00	36 063 0211.00
36 063 0212.00	36 063 0213.00	36 063 0214.00	36 063 0217.00	36 063 0220.00	36 063 0221.00	36 063 0222.00	36 063 0223.00	36 063 0224.01	36 063 0225.00
36 063 0226.01	36 063 0226.02	36 063 0227.02	36 063 0227.13	36 063 0227.14	36 063 0227.15	36 063 0227.16	36 063 0227.17	36 063 0228.03	36 063 0228.04
36 063 0229.01	36 063 0229.02	36 063 0230.01	36 063 0231.00	36 063 0232.00	36 063 0233.01	36 063 0233.02	36 063 0234.01	36 063 0234.02	36 063 0234.04
36 063 0234.05	36 063 0235.00	36 063 0236.00	36 063 0237.00	36 063 0238.00	36 063 0239.01	36 063 0239.02	36 063 0240.01	36 063 0240.02	36 063 0241.01
36 063 0241.02	36 063 0242.01	36 063 0242.02	36 063 0243.01	36 063 0243.02	36 063 0243.03	36 063 0244.01	36 063 0244.04	36 063 0244.05	36 063 0244.06
36 063 0245.01	36 063 0245.02	36 063 0246.00	36 063 9400.01	36 063 9401.00	36 063 9900.00				

VERMONT (50) - CHITTENDEN COUNTY (007) - 41 Tracts

50 007 0001.00	50 007 0002.00	50 007 0003.00	50 007 0006.00	50 007 0008.00	50 007 0009.00	50 007 0010.00	50 007 0011.00	50 007 0021.01	50 007 0021.03
50 007 0021.04	50 007 0022.01	50 007 0022.02	50 007 0023.01	50 007 0023.03	50 007 0023.04	50 007 0024.00	50 007 0025.01	50 007 0025.02	50 007 0026.01
50 007 0026.02	50 007 0027.01	50 007 0027.02	50 007 0028.00	50 007 0029.00	50 007 0030.00	50 007 0031.01	50 007 0031.02	50 007 0033.01	50 007 0033.04
50 007 0034.01	50 007 0034.02	50 007 0035.01	50 007 0035.02	50 007 0035.03	50 007 0036.00	50 007 0039.00	50 007 0040.02	50 007 0041.00	50 007 0042.00
50 007 9800.00									

VERMONT (50) - FRANKLIN COUNTY (011) - 11 Tracts

50 011 0101.01	50 011 0101.02	50 011 0102.00	50 011 0103.00	50 011 0104.00	50 011 0105.00	50 011 0106.00	50 011 0107.00	50 011 0108.00	50 011 0109.00
50 011 0110.00									

OHIO (39) - STARK COUNTY (151) - 90 Tracts

39 151 7001.00	39 151 7002.00	39 151 7003.00	39 151 7004.00	39 151 7005.00	39 151 7006.00	39 151 7007.01	39 151 7007.02	39 151 7008.00	39 151 7010.00
39 151 7011.00	39 151 7012.00	39 151 7013.00	39 151 7015.00	39 151 7017.00	39 151 7018.00	39 151 7021.00	39 151 7023.00	39 151 7025.00	39 151 7102.00
39 151 7103.00	39 151 7104.00	39 151 7105.00	39 151 7106.00	39 151 7107.00	39 151 7108.00	39 151 7109.00	39 151 7110.01	39 151 7110.02	39 151 7111.11
39 151 7111.12	39 151 7111.21	39 151 7111.22	39 151 7112.02	39 151 7112.11	39 151 7112.12	39 151 7113.12	39 151 7113.21	39 151 7113.22	39 151 7113.23
39 151 7113.24	39 151 7114.02	39 151 7114.11	39 151 7114.12	39 151 7115.01	39 151 7115.02	39 151 7116.00	39 151 7117.00	39 151 7118.00	39 151 7119.00
39 151 7120.00	39 151 7121.02	39 151 7121.12	39 151 7121.13	39 151 7121.14	39 151 7122.01	39 151 7122.02	39 151 7123.00	39 151 7124.00	39 151 7125.00
39 151 7126.01	39 151 7126.02	39 151 7127.00	39 151 7128.00	39 151 7129.00	39 151 7130.00	39 151 7131.00	39 151 7132.01	39 151 7132.02	39 151 7133.00
39 151 7134.01	39 151 7134.02	39 151 7135.01	39 151 7135.02	39 151 7136.00	39 151 7137.00	39 151 7139.00	39 151 7140.00	39 151 7141.00	39 151 7142.00
39 151 7143.02	39 151 7144.00	39 151 7146.00	39 151 7147.01	39 151 7147.02	39 151 7148.01	39 151 7148.02	39 151 7149.01	39 151 7149.02	39 151 7150.00

OHIO (39) - CUYAHOGA COUNTY (035) - 428 Tracts

39 035 1011.01	39 035 1011.02	39 035 1012.01	39 035 1013.00	39 035 1014.00	39 035 1015.01	39 035 1016.03	39 035 1017.00	39 035 1018.00	39 035 1019.01
39 035 1021.01	39 035 1021.02	39 035 1022.00	39 035 1023.00	39 035 1024.01	39 035 1024.02	39 035 1027.00	39 035 1028.00	39 035 1029.00	39 035 1033.00
39 035 1035.00	39 035 1036.02	39 035 1038.00	39 035 1044.00	39 035 1048.00	39 035 1051.00	39 035 1053.00	39 035 1054.00	39 035 1055.00	39 035 1056.02
39 035 1057.00	39 035 1059.00	39 035 1061.00	39 035 1062.00	39 035 1065.00	39 035 1066.00	39 035 1068.00	39 035 1069.00	39 035 1070.00	39 035 1071.01
39 035 1077.01	39 035 1078.02	39 035 1082.01	39 035 1083.01	39 035 1084.00	39 035 1087.01	39 035 1093.01	39 035 1097.01	39 035 1098.01	39 035 1109.01
39 035 1112.02	39 035 1114.01	39 035 1117.00	39 035 1121.00	39 035 1122.00	39 035 1123.01	39 035 1145.01	39 035 1146.00	39 035 1148.00	39 035 1154.00
39 035 1157.00	39 035 1158.00	39 035 1159.00	39 035 1163.00	39 035 1164.00	39 035 1165.00	39 035 1166.00	39 035 1167.00	39 035 1168.00	39 035 1169.00
39 035 1171.01	39 035 1171.02	39 035 1172.01	39 035 1172.03	39 035 1173.00	39 035 1174.00	39 035 1175.00	39 035 1176.00	39 035 1177.00	39 035 1178.00
39 035 1179.00	39 035 1181.01	39 035 1182.00	39 035 1183.01	39 035 1186.02	39 035 1188.00	39 035 1189.00	39 035 1194.01	39 035 1194.02	39 035 1195.01
39 035 1195.02	39 035 1196.00	39 035 1197.01	39 035 1197.02	39 035 1198.00	39 035 1199.00	39 035 1202.00	39 035 1204.00	39 035 1205.00	39 035 1206.00
39 035 1207.01	39 035 1207.02	39 035 1208.01	39 035 1208.02	39 035 1211.00	39 035 1212.00	39 035 1213.00	39 035 1214.01	39 035 1214.03	39 035 1215.00
39 035 1217.00	39 035 1218.00	39 035 1219.00	39 035 1221.00	39 035 1222.00	39 035 1223.00	39 035 1231.00	39 035 1232.00	39 035 1234.00	39 035 1235.01
39 035 1235.02	39 035 1236.01	39 035 1236.02	39 035 1236.03	39 035 1237.00	39 035 1238.00	39 035 1239.00	39 035 1241.00	39 035 1242.01	39 035 1242.02
39 035 1243.00	39 035 1245.00	39 035 1246.00	39 035 1261.00	39 035 1275.01	39 035 1301.03	39 035 1301.04	39 035 1301.05	39 035 1301.06	39 035 1311.03
39 035 1311.04	39 035 1311.05	39 035 1321.00	39 035 1322.00	39 035 1323.01	39 035 1323.02	39 035 1331.03	39 035 1331.04	39 035 1341.00	39 035 1342.03
39 035 1342.04	39 035 1342.05	39 035 1342.06	39 035 1343.00	39 035 1351.03	39 035 1351.04	39 035 1351.05	39 035 1351.06	39 035 1361.01	39 035 1361.03
39 035 1361.04	39 035 1361.05	39 035 1371.01	39 035 1371.02	39 035 1371.03	39 035 1381.05	39 035 1381.06	39 035 1381.07	39 035 1381.08	39 035 1381.09
39 035 1381.10	39 035 1401.00	39 035 1403.01	39 035 1403.02	39 035 1404.00	39 035 1405.00	39 035 1406.00	39 035 1407.01	39 035 1407.02	39 035 1408.00
39 035 1409.00	39 035 1410.00	39 035 1411.00	39 035 1412.00	39 035 1413.00	39 035 1414.00	39 035 1415.00	39 035 1416.01	39 035 1416.02	39 035 1417.00
39 035 1501.00	39 035 1503.00	39 035 1504.00	39 035 1512.00	39 035 1513.00	39 035 1515.00	39 035 1516.00	39 035 1517.00	39 035 1518.00	39 035 1521.01
39 035 1521.02	39 035 1522.01	39 035 1522.02	39 035 1523.01	39 035 1523.02	39 035 1523.03	39 035 1524.00	39 035 1525.01	39 035 1525.02	39 035 1526.05
39 035 1527.01	39 035 1527.02	39 035 1527.03	39 035 1531.03	39 035 1531.04	39 035 1531.05	39 035 1531.06	39 035 1531.07	39 035 1541.00	39 035 1542.00
39 035 1544.00	39 035 1545.01	39 035 1545.02	39 035 1546.01	39 035 1546.03	39 035 1546.04	39 035 1551.01	39 035 1551.02	39 035 1561.01	39 035 1561.02
39 035 1601.00	39 035 1602.00	39 035 1603.00	39 035 1604.00	39 035 1605.00	39 035 1606.02	39 035 1606.03	39 035 1606.04	39 035 1609.00	39 035 1610.00
39 035 1611.00	39 035 1612.00	39 035 1613.00	39 035 1614.00	39 035 1615.00	39 035 1616.00	39 035 1619.00	39 035 1701.01	39 035 1701.02	39 035 1702.01
39 035 1702.02	39 035 1711.02	39 035 1711.03	39 035 1711.04	39 035 1712.03	39 035 1712.04	39 035 1712.05	39 035 1712.06	39 035 1721.01	39 035 1721.02
39 035 1721.04	39 035 1721.05	39 035 1722.01	39 035 1722.02	39 035 1731.03	39 035 1731.04	39 035 1731.05	39 035 1731.06	39 035 1731.07	39 035 1741.03
39 035 1741.04	39 035 1741.05	39 035 1741.06	39 035 1741.07	39 035 1742.03	39 035 1742.04	39 035 1742.05	39 035 1742.06	39 035 1742.07	39 035 1751.05
39 035 1751.06	39 035 1751.07	39 035 1751.08	39 035 1751.09	39 035 1751.10	39 035 1752.01	39 035 1752.02	39 035 1761.00	39 035 1762.00	39 035 1771.01
39 035 1771.03	39 035 1771.04	39 035 1772.01	39 035 1772.02	39 035 1773.02	39 035 1773.03	39 035 1773.04	39 035 1774.03	39 035 1774.04	39 035 1774.05
39 035 1774.06	39 035 1775.01	39 035 1775.03	39 035 1775.04	39 035 1775.05	39 035 1776.04	39 035 1776.05	39 035 1776.06	39 035 1776.07	39 035 1776.08
39 035 1776.09	39 035 1781.01	39 035 1781.02	39 035 1782.01	39 035 1782.04	39 035 1782.05	39 035 1782.06	39 035 1791.01	39 035 1791.02	39 035 1801.02
39 035 1801.03	39 035 1801.04	39 035 1811.00	39 035 1812.01	39 035 1812.03	39 035 1812.04	39 035 1821.03	39 035 1821.04	39 035 1821.05	39 035 1821.06
39 035 1831.00	39 035 1832.00	39 035 1833.00	39 035 1834.01	39 035 1834.02	39 035 1835.01	39 035 1835.02	39 035 1836.03	39 035 1836.04	39 035 1836.05
39 035 1836.06	39 035 1841.03	39 035 1841.04	39 035 1841.05	39 035 1841.06	39 035 1841.08	39 035 1851.01	39 035 1851.02	39 035 1851.03	39 035 1851.04
39 035 1852.01	39 035 1852.02	39 035 1852.03	39 035 1861.03	39 035 1861.04	39 035 1861.05	39 035 1861.06	39 035 1861.07	39 035 1862.01	39 035 1862.02
39 035 1862.03	39 035 1862.05	39 035 1862.06	39 035 1871.03	39 035 1871.04	39 035 1871.05	39 035 1871.06	39 035 1881.03	39 035 1881.06	39 035 1881.07
39 035 1891.05	39 035 1891.07	39 035 1891.08	39 035 1891.09	39 035 1891.10	39 035 1891.11	39 035 1891.12	39 035 1905.02	39 035 1905.03	39 035 1905.05

39 035 1905.06	39 035 1923.00	39 035 1928.00	39 035 1929.00	39 035 1941.00	39 035 1943.00	39 035 1945.00	39 035 1956.00	39 035 1957.00	39 035 1958.00
39 035 1959.00	39 035 1960.00	39 035 1961.00	39 035 1962.00	39 035 1963.00	39 035 1964.00	39 035 1968.00	39 035 1970.00	39 035 1971.00	39 035 1972.00
39 035 1973.00	39 035 1974.00	39 035 1975.00	39 035 1976.00	39 035 1977.00	39 035 1978.00	39 035 1979.00	39 035 1980.00	39 035 1981.00	39 035 1982.00
39 035 1983.00	39 035 1984.00	39 035 1985.00	39 035 1986.00	39 035 1987.00	39 035 1988.00	39 035 1989.00	39 035 1990.00	39 035 1991.00	39 035 1992.00
39 035 1993.00	39 035 9801.00	39 035 9802.00	39 035 9805.00	39 035 9809.00	39 035 9810.00	39 035 9811.00	39 035 9900.00		

OHIO (39) - GEAUGA COUNTY (055) - 21 Tracts

39 055 3101.00	39 055 3102.00	39 055 3106.00	39 055 3107.00	39 055 3108.00	39 055 3109.00	39 055 3110.00	39 055 3113.00	39 055 3114.00	39 055 3115.00
39 055 3116.00	39 055 3117.00	39 055 3118.00	39 055 3119.00	39 055 3120.00	39 055 3121.00	39 055 3122.01	39 055 3122.02	39 055 3122.03	39 055 3123.00
39 055 3124.00									

OHIO (39) - LAKE COUNTY (085) - 60 Tracts

39 085 2001.00	39 085 2002.00	39 085 2003.00	39 085 2004.00	39 085 2005.00	39 085 2006.00	39 085 2007.00	39 085 2008.00	39 085 2009.00	39 085 2010.00
39 085 2011.01	39 085 2011.02	39 085 2012.00	39 085 2013.00	39 085 2014.00	39 085 2015.00	39 085 2016.00	39 085 2017.00	39 085 2018.00	39 085 2019.00
39 085 2020.00	39 085 2021.00	39 085 2024.00	39 085 2025.00	39 085 2026.00	39 085 2027.00	39 085 2028.00	39 085 2029.01	39 085 2029.02	39 085 2030.00
39 085 2032.00	39 085 2034.00	39 085 2035.00	39 085 2037.00	39 085 2040.00	39 085 2042.00	39 085 2043.03	39 085 2043.04	39 085 2044.00	39 085 2045.00
39 085 2047.00	39 085 2048.00	39 085 2049.00	39 085 2050.01	39 085 2050.02	39 085 2051.00	39 085 2052.00	39 085 2053.00	39 085 2054.00	39 085 2057.01
39 085 2057.02	39 085 2058.00	39 085 2061.00	39 085 2062.00	39 085 2063.00	39 085 2064.00	39 085 2065.00	39 085 2066.00	39 085 2067.00	39 085 9900.00

OHIO (39) - LORAIN COUNTY (093) - 80 Tracts

39 093 0102.00	39 093 0103.00	39 093 0104.00	39 093 0131.01	39 093 0131.02	39 093 0132.01	39 093 0132.02	39 093 0211.00	39 093 0212.00	39 093 0221.00
39 093 0222.00	39 093 0224.00	39 093 0225.00	39 093 0226.01	39 093 0228.00	39 093 0230.00	39 093 0231.00	39 093 0232.00	39 093 0233.00	39 093 0234.00
39 093 0235.00	39 093 0236.00	39 093 0239.00	39 093 0240.00	39 093 0241.00	39 093 0242.00	39 093 0281.00	39 093 0301.01	39 093 0301.02	39 093 0501.00
39 093 0502.00	39 093 0503.01	39 093 0503.02	39 093 0504.00	39 093 0571.00	39 093 0601.00	39 093 0602.00	39 093 0701.01	39 093 0701.02	39 093 0702.00
39 093 0703.00	39 093 0704.00	39 093 0705.00	39 093 0706.00	39 093 0707.00	39 093 0709.01	39 093 0709.02	39 093 0711.00	39 093 0712.01	39 093 0712.02
39 093 0713.00	39 093 0714.00	39 093 0715.00	39 093 0771.00	39 093 0801.01	39 093 0801.03	39 093 0801.04	39 093 0805.00	39 093 0806.00	39 093 0807.01
39 093 0807.02	39 093 0901.00	39 093 0902.00	39 093 0911.00	39 093 0912.00	39 093 0921.00	39 093 0931.00	39 093 0941.01	39 093 0941.02	39 093 0951.00
39 093 0961.00	39 093 0971.00	39 093 0972.01	39 093 0972.02	39 093 0973.00	39 093 0974.01	39 093 0974.02	39 093 0975.00	39 093 0976.00	39 093 9902.00

OHIO (39) - MEDINA COUNTY (103) - 42 Tracts

39 103 4001.00	39 103 4020.00	39 103 4030.01	39 103 4030.02	39 103 4040.00	39 103 4050.00	39 103 4060.00	39 103 4070.00	39 103 4080.01	39 103 4080.02
39 103 4080.03	39 103 4081.01	39 103 4081.02	39 103 4082.01	39 103 4082.02	39 103 4083.01	39 103 4083.03	39 103 4083.04	39 103 4083.05	39 103 4090.01
39 103 4090.02	39 103 4100.00	39 103 4110.01	39 103 4110.02	39 103 4120.00	39 103 4130.00	39 103 4151.00	39 103 4152.00	39 103 4153.00	39 103 4154.00
39 103 4158.01	39 103 4158.02	39 103 4160.00	39 103 4161.00	39 103 4162.00	39 103 4163.00	39 103 4164.00	39 103 4170.01	39 103 4170.02	39 103 4171.00
39 103 4172.00	39 103 4173.00								

MICHIGAN (26) - LIVINGSTON COUNTY (093) - 60 Tracts

26 093 7101.00	26 093 7103.00	26 093 7105.00	26 093 7107.00	26 093 7110.00	26 093 7121.01	26 093 7121.02	26 093 7126.01	26 093 7126.02	26 093 7131.00
26 093 7133.00	26 093 7135.00	26 093 7137.00	26 093 7201.00	26 093 7211.00	26 093 7221.00	26 093 7223.00	26 093 7225.00	26 093 7240.01	26 093 7240.02
26 093 7240.03	26 093 7250.00	26 093 7251.01	26 093 7301.01	26 093 7301.02	26 093 7306.00	26 093 7311.00	26 093 7321.00	26 093 7331.00	26 093 7336.03
26 093 7336.04	26 093 7402.00	26 093 7403.00	26 093 7405.00	26 093 7406.00	26 093 7407.00	26 093 7408.00	26 093 7409.00	26 093 7411.00	26 093 7416.01
26 093 7416.02	26 093 7422.01	26 093 7422.02	26 093 7424.03	26 093 7425.00	26 093 7427.00	26 093 7429.00	26 093 7433.00	26 093 7434.00	26 093 7435.00
26 093 7436.00	26 093 7437.00	26 093 7438.00	26 093 7439.00	26 093 7442.00	26 093 7444.00	26 093 7446.00	26 093 7447.00	26 093 7448.00	26 093 7449.00

MICHIGAN (26) - MACOMB COUNTY (099) - 244 Tracts

26 099 2067.00	26 099 2100.00	26 099 2110.00	26 099 2120.00	26 099 2140.00	26 099 2145.00	26 099 2150.00	26 099 2152.01	26 099 2152.02	26 099 2153.00
26 099 2155.00	26 099 2160.00	26 099 2170.00	26 099 2180.01	26 099 2180.02	26 099 2200.02	26 099 2200.03	26 099 2200.04	26 099 2211.00	26 099 2212.00
26 099 2215.00	26 099 2218.00	26 099 2221.03	26 099 2221.04	26 099 2221.05	26 099 2221.06	26 099 2225.00	26 099 2228.00	26 099 2234.01	26 099 2234.02
26 099 2235.00	26 099 2238.01	26 099 2238.02	26 099 2238.03	26 099 2239.01	26 099 2239.02	26 099 2240.01	26 099 2240.02	26 099 2241.01	26 099 2241.02

26 099 2242.01	26 099 2242.02	26 099 2243.00	26 099 2244.00	26 099 2245.00	26 099 2246.00	26 099 2251.00	26 099 2252.00	26 099 2253.00	26 099 2254.01
26 099 2254.02	26 099 2255.00	26 099 2256.00	26 099 2257.01	26 099 2257.02	26 099 2258.00	26 099 2259.00	26 099 2261.01	26 099 2261.02	26 099 2264.00
26 099 2267.00	26 099 2270.00	26 099 2273.00	26 099 2280.00	26 099 2281.00	26 099 2300.00	26 099 2302.00	26 099 2303.00	26 099 2304.00	26 099 2305.01
26 099 2305.02	26 099 2306.02	26 099 2306.03	26 099 2306.04	26 099 2307.00	26 099 2308.00	26 099 2309.01	26 099 2309.02	26 099 2310.00	26 099 2311.00
26 099 2312.00	26 099 2314.00	26 099 2315.00	26 099 2316.00	26 099 2317.00	26 099 2318.00	26 099 2319.00	26 099 2320.00	26 099 2321.00	26 099 2322.00
26 099 2323.01	26 099 2324.00	26 099 2325.00	26 099 2330.00	26 099 2400.00	26 099 2403.00	26 099 2404.00	26 099 2405.00	26 099 2406.01	26 099 2406.02
26 099 2407.00	26 099 2408.01	26 099 2408.02	26 099 2409.00	26 099 2410.00	26 099 2412.00	26 099 2413.00	26 099 2414.00	26 099 2415.00	26 099 2416.00
26 099 2417.00	26 099 2418.00	26 099 2419.00	26 099 2420.01	26 099 2420.02	26 099 2420.03	26 099 2421.00	26 099 2425.00	26 099 2430.00	26 099 2435.01
26 099 2435.02	26 099 2440.00	26 099 2450.00	26 099 2451.00	26 099 2452.00	26 099 2453.00	26 099 2454.00	26 099 2471.00	26 099 2472.01	26 099 2472.02
26 099 2473.01	26 099 2473.02	26 099 2474.00	26 099 2475.00	26 099 2476.01	26 099 2476.02	26 099 2500.00	26 099 2501.00	26 099 2502.00	26 099 2503.00
26 099 2504.00	26 099 2505.00	26 099 2506.00	26 099 2507.00	26 099 2508.00	26 099 2509.00	26 099 2510.00	26 099 2511.00	26 099 2512.00	26 099 2513.00
26 099 2514.00	26 099 2515.00	26 099 2516.00	26 099 2517.00	26 099 2518.00	26 099 2519.00	26 099 2520.00	26 099 2521.00	26 099 2522.00	26 099 2540.00
26 099 2541.00	26 099 2542.00	26 099 2545.00	26 099 2550.00	26 099 2551.00	26 099 2552.00	26 099 2553.00	26 099 2554.00	26 099 2555.00	26 099 2556.00
26 099 2557.00	26 099 2558.00	26 099 2559.00	26 099 2560.00	26 099 2561.00	26 099 2562.00	26 099 2563.00	26 099 2564.00	26 099 2565.00	26 099 2566.00
26 099 2567.00	26 099 2568.00	26 099 2580.00	26 099 2581.00	26 099 2582.00	26 099 2583.00	26 099 2584.00	26 099 2585.00	26 099 2586.00	26 099 2587.00
26 099 2588.00	26 099 2589.00	26 099 2600.00	26 099 2601.00	26 099 2602.00	26 099 2603.00	26 099 2604.00	26 099 2606.00	26 099 2607.00	26 099 2608.00
26 099 2609.00	26 099 2610.00	26 099 2611.00	26 099 2612.00	26 099 2613.00	26 099 2614.00	26 099 2615.00	26 099 2616.01	26 099 2617.00	26 099 2618.00
26 099 2619.00	26 099 2620.00	26 099 2621.00	26 099 2622.00	26 099 2623.00	26 099 2624.00	26 099 2625.00	26 099 2626.00	26 099 2627.00	26 099 2628.00
26 099 2629.00	26 099 2632.00	26 099 2634.00	26 099 2635.00	26 099 2636.00	26 099 2637.00	26 099 2638.00	26 099 2639.00	26 099 2640.00	26 099 2642.00
26 099 2676.00	26 099 2680.00	26 099 2681.00	26 099 2682.00	26 099 2683.00	26 099 2684.00	26 099 9800.00	26 099 9801.00	26 099 9820.01	26 099 9820.02
26 099 9821.00	26 099 9822.00	26 099 9823.00	26 099 9901.00						

MICHIGAN (26) - OAKLAND COUNTY (125) - 350 Tracts

26 125 1200.00	26 125 1203.00	26 125 1210.00	26 125 1214.00	26 125 1215.00	26 125 1217.00	26 125 1218.00	26 125 1222.00	26 125 1224.00	26 125 1227.00
26 125 1229.00	26 125 1230.00	26 125 1231.00	26 125 1240.00	26 125 1245.00	26 125 1250.00	26 125 1256.00	26 125 1262.00	26 125 1263.00	26 125 1264.00
26 125 1265.00	26 125 1270.00	26 125 1271.00	26 125 1272.00	26 125 1273.00	26 125 1274.00	26 125 1275.00	26 125 1276.00	26 125 1277.00	26 125 1280.00
26 125 1281.00	26 125 1282.00	26 125 1283.00	26 125 1284.00	26 125 1285.00	26 125 1286.00	26 125 1287.00	26 125 1288.00	26 125 1289.00	26 125 1290.00
26 125 1300.00	26 125 1301.00	26 125 1302.00	26 125 1303.00	26 125 1304.00	26 125 1305.00	26 125 1306.00	26 125 1307.00	26 125 1311.00	26 125 1313.00
26 125 1314.00	26 125 1315.00	26 125 1316.00	26 125 1318.00	26 125 1321.00	26 125 1325.00	26 125 1326.00	26 125 1327.00	26 125 1330.01	26 125 1330.02
26 125 1330.03	26 125 1331.01	26 125 1331.02	26 125 1340.00	26 125 1343.00	26 125 1344.00	26 125 1345.00	26 125 1346.00	26 125 1347.00	26 125 1348.00
26 125 1349.00	26 125 1350.00	26 125 1351.00	26 125 1352.00	26 125 1353.00	26 125 1360.00	26 125 1361.01	26 125 1361.02	26 125 1363.00	26 125 1365.00
26 125 1366.01	26 125 1366.02	26 125 1367.00	26 125 1368.00	26 125 1371.01	26 125 1371.02	26 125 1374.00	26 125 1377.00	26 125 1378.00	26 125 1381.00
26 125 1383.01	26 125 1383.02	26 125 1386.00	26 125 1392.01	26 125 1392.02	26 125 1394.00	26 125 1401.01	26 125 1403.01	26 125 1403.03	26 125 1405.00
26 125 1406.00	26 125 1407.00	26 125 1408.00	26 125 1409.00	26 125 1410.01	26 125 1410.02	26 125 1411.00	26 125 1412.00	26 125 1413.00	26 125 1414.00
26 125 1415.00	26 125 1416.00	26 125 1417.00	26 125 1420.00	26 125 1421.00	26 125 1422.00	26 125 1423.00	26 125 1424.00	26 125 1425.00	26 125 1426.00
26 125 1427.00	26 125 1435.00	26 125 1441.00	26 125 1442.00	26 125 1443.01	26 125 1444.00	26 125 1445.00	26 125 1446.00	26 125 1447.01	26 125 1448.00
26 125 1449.00	26 125 1451.00	26 125 1452.00	26 125 1453.00	26 125 1454.00	26 125 1455.01	26 125 1455.02	26 125 1456.00	26 125 1457.00	26 125 1459.00
26 125 1500.00	26 125 1501.00	26 125 1502.00	26 125 1503.00	26 125 1504.00	26 125 1505.00	26 125 1506.00	26 125 1507.00	26 125 1508.00	26 125 1509.00
26 125 1510.00	26 125 1520.00	26 125 1526.00	26 125 1527.00	26 125 1529.00	26 125 1530.00	26 125 1531.00	26 125 1532.00	26 125 1533.00	26 125 1540.00
26 125 1541.00	26 125 1542.00	26 125 1545.00	26 125 1546.00	26 125 1560.00	26 125 1561.00	26 125 1562.00	26 125 1563.00	26 125 1564.00	26 125 1565.00
26 125 1569.00	26 125 1570.00	26 125 1571.00	26 125 1572.00	26 125 1573.00	26 125 1574.00	26 125 1575.00	26 125 1576.00	26 125 1577.00	26 125 1578.00
26 125 1579.00	26 125 1580.00	26 125 1581.00	26 125 1582.00	26 125 1590.00	26 125 1600.00	26 125 1603.00	26 125 1604.00	26 125 1605.00	26 125 1606.00
26 125 1607.00	26 125 1608.00	26 125 1609.00	26 125 1610.00	26 125 1611.00	26 125 1612.00	26 125 1613.00	26 125 1614.00	26 125 1615.00	26 125 1616.00
26 125 1617.00	26 125 1618.00	26 125 1619.00	26 125 1620.00	26 125 1621.00	26 125 1622.00	26 125 1623.00	26 125 1624.00	26 125 1625.00	26 125 1650.00
26 125 1651.00	26 125 1652.00	26 125 1660.00	26 125 1661.00	26 125 1662.00	26 125 1664.00	26 125 1665.00	26 125 1666.00	26 125 1667.00	26 125 1668.00
26 125 1669.00	26 125 1670.00	26 125 1673.00	26 125 1674.00	26 125 1675.00	26 125 1678.00	26 125 1679.00	26 125 1681.00	26 125 1684.00	26 125 1685.00
26 125 1686.01	26 125 1686.02	26 125 1687.00	26 125 1688.00	26 125 1689.01	26 125 1689.02	26 125 1700.00	26 125 1701.00	26 125 1702.00	26 125 1703.00
26 125 1704.00	26 125 1710.00	26 125 1711.00	26 125 1712.00	26 125 1713.00	26 125 1714.00	26 125 1715.00	26 125 1716.00	26 125 1724.00	26 125 1725.00
26 125 1730.00	26 125 1731.00	26 125 1732.00	26 125 1733.00	26 125 1734.00	26 125 1735.00	26 125 1736.00	26 125 1750.00	26 125 1751.00	26 125 1752.00

26 125 1753.00	26 125 1800.00	26 125 1801.00	26 125 1802.00	26 125 1803.00	26 125 1810.01	26 125 1811.00	26 125 1812.00	26 125 1813.00	26 125 1814.00
26 125 1815.00	26 125 1816.00	26 125 1830.00	26 125 1831.00	26 125 1832.00	26 125 1833.00	26 125 1834.00	26 125 1835.00	26 125 1836.00	26 125 1837.00
26 125 1838.00	26 125 1839.00	26 125 1840.00	26 125 1841.00	26 125 1842.00	26 125 1843.00	26 125 1844.00	26 125 1845.00	26 125 1846.00	26 125 1847.00
26 125 1870.00	26 125 1880.01	26 125 1881.00	26 125 1902.00	26 125 1904.00	26 125 1905.00	26 125 1907.00	26 125 1908.00	26 125 1910.00	26 125 1911.00
26 125 1912.00	26 125 1913.00	26 125 1920.00	26 125 1922.00	26 125 1924.00	26 125 1925.00	26 125 1927.00	26 125 1930.00	26 125 1931.00	26 125 1933.00
26 125 1934.00	26 125 1935.00	26 125 1936.00	26 125 1937.00	26 125 1940.00	26 125 1941.00	26 125 1942.00	26 125 1943.00	26 125 1944.00	26 125 1945.00
26 125 1946.00	26 125 1960.00	26 125 1961.00	26 125 1962.00	26 125 1963.00	26 125 1964.00	26 125 1965.00	26 125 1966.00	26 125 1967.00	26 125 1968.00
26 125 1969.00	26 125 1970.00	26 125 1971.00	26 125 1972.00	26 125 1973.00	26 125 1974.00	26 125 1975.00	26 125 1976.00	26 125 1977.01	26 125 1977.02
26 125 1979.00	26 125 1980.00	26 125 1981.00	26 125 9810.00	26 125 9811.00	26 125 9812.00	26 125 9813.00	26 125 9814.00	26 125 9815.00	26 125 9816.00

MICHIGAN (26) - WAYNE COUNTY (163) - 627 Tracts

26 163 5001.00	26 163 5002.00	26 163 5003.00	26 163 5004.00	26 163 5005.00	26 163 5006.00	26 163 5007.00	26 163 5008.00	26 163 5009.00	26 163 5010.00
26 163 5011.00	26 163 5012.00	26 163 5013.00	26 163 5014.00	26 163 5015.00	26 163 5016.00	26 163 5017.00	26 163 5018.00	26 163 5019.00	26 163 5020.00
26 163 5026.00	26 163 5027.00	26 163 5031.00	26 163 5032.00	26 163 5033.00	26 163 5034.00	26 163 5035.00	26 163 5036.00	26 163 5039.00	26 163 5040.00
26 163 5041.00	26 163 5042.00	26 163 5043.00	26 163 5044.00	26 163 5051.00	26 163 5052.00	26 163 5054.00	26 163 5056.00	26 163 5057.00	26 163 5058.00
26 163 5061.00	26 163 5062.00	26 163 5063.00	26 163 5064.00	26 163 5065.00	26 163 5066.00	26 163 5067.00	26 163 5068.00	26 163 5069.00	26 163 5070.00
26 163 5071.00	26 163 5072.00	26 163 5073.00	26 163 5074.00	26 163 5075.00	26 163 5080.00	26 163 5081.00	26 163 5090.00	26 163 5091.00	26 163 5106.00
26 163 5112.00	26 163 5113.00	26 163 5114.00	26 163 5119.00	26 163 5128.00	26 163 5132.00	26 163 5133.00	26 163 5137.00	26 163 5138.00	26 163 5139.00
26 163 5141.00	26 163 5142.00	26 163 5143.00	26 163 5145.00	26 163 5152.00	26 163 5153.00	26 163 5154.00	26 163 5157.00	26 163 5160.00	26 163 5164.00
26 163 5165.00	26 163 5166.00	26 163 5167.00	26 163 5168.00	26 163 5169.00	26 163 5170.00	26 163 5171.00	26 163 5172.00	26 163 5173.00	26 163 5175.00
26 163 5180.00	26 163 5189.00	26 163 5190.00	26 163 5191.00	26 163 5192.00	26 163 5193.00	26 163 5202.00	26 163 5203.00	26 163 5204.00	26 163 5207.00
26 163 5208.00	26 163 5211.00	26 163 5214.00	26 163 5215.00	26 163 5218.00	26 163 5219.00	26 163 5220.00	26 163 5223.00	26 163 5224.00	26 163 5225.00
26 163 5228.00	26 163 5231.00	26 163 5232.00	26 163 5233.00	26 163 5234.00	26 163 5238.00	26 163 5240.01	26 163 5241.01	26 163 5242.00	26 163 5243.00
26 163 5245.00	26 163 5246.00	26 163 5247.00	26 163 5248.00	26 163 5254.00	26 163 5257.00	26 163 5258.00	26 163 5259.00	26 163 5260.00	26 163 5261.00
26 163 5262.00	26 163 5263.00	26 163 5264.00	26 163 5265.00	26 163 5279.00	26 163 5301.00	26 163 5302.00	26 163 5303.00	26 163 5304.00	26 163 5305.00
26 163 5308.00	26 163 5309.00	26 163 5311.00	26 163 5312.00	26 163 5313.00	26 163 5314.00	26 163 5315.01	26 163 5315.02	26 163 5316.00	26 163 5317.00
26 163 5318.00	26 163 5319.00	26 163 5321.00	26 163 5324.00	26 163 5326.00	26 163 5327.00	26 163 5330.00	26 163 5331.00	26 163 5332.00	26 163 5333.00
26 163 5334.00	26 163 5336.00	26 163 5338.00	26 163 5339.00	26 163 5341.00	26 163 5342.00	26 163 5343.00	26 163 5344.00	26 163 5347.00	26 163 5348.00
26 163 5350.00	26 163 5351.00	26 163 5352.00	26 163 5353.00	26 163 5356.00	26 163 5357.00	26 163 5358.00	26 163 5361.00	26 163 5362.00	26 163 5363.00
26 163 5364.00	26 163 5365.00	26 163 5366.00	26 163 5367.00	26 163 5368.00	26 163 5369.00	26 163 5370.00	26 163 5371.00	26 163 5372.00	26 163 5373.00
26 163 5375.00	26 163 5376.00	26 163 5377.00	26 163 5378.00	26 163 5381.00	26 163 5382.00	26 163 5383.00	26 163 5384.00	26 163 5385.00	26 163 5386.00
26 163 5387.00	26 163 5388.00	26 163 5389.00	26 163 5390.00	26 163 5391.00	26 163 5392.00	26 163 5393.00	26 163 5394.00	26 163 5395.00	26 163 5396.00
26 163 5397.00	26 163 5401.00	26 163 5402.00	26 163 5403.00	26 163 5404.00	26 163 5405.00	26 163 5406.00	26 163 5407.00	26 163 5408.00	26 163 5409.00
26 163 5410.00	26 163 5411.00	26 163 5412.00	26 163 5413.00	26 163 5414.00	26 163 5415.00	26 163 5417.00	26 163 5418.00	26 163 5421.00	26 163 5422.00
26 163 5423.00	26 163 5424.00	26 163 5425.00	26 163 5426.00	26 163 5429.00	26 163 5430.00	26 163 5431.00	26 163 5432.00	26 163 5433.00	26 163 5434.00
26 163 5435.00	26 163 5437.00	26 163 5439.00	26 163 5440.00	26 163 5441.00	26 163 5442.00	26 163 5443.00	26 163 5448.00	26 163 5451.00	26 163 5452.00
26 163 5455.00	26 163 5456.00	26 163 5457.00	26 163 5458.00	26 163 5459.00	26 163 5460.00	26 163 5461.00	26 163 5462.01	26 163 5463.01	26 163 5466.00
26 163 5467.00	26 163 5470.00	26 163 5471.00	26 163 5472.00	26 163 5501.00	26 163 5502.00	26 163 5503.00	26 163 5504.00	26 163 5505.00	26 163 5506.00
26 163 5507.00	26 163 5508.00	26 163 5509.00	26 163 5511.00	26 163 5512.00	26 163 5513.00	26 163 5514.00	26 163 5515.00	26 163 5516.00	26 163 5517.00
26 163 5518.00	26 163 5520.00	26 163 5521.00	26 163 5522.00	26 163 5523.00	26 163 5524.00	26 163 5528.01	26 163 5530.00	26 163 5531.00	26 163 5532.00
26 163 5536.01	26 163 5538.00	26 163 5541.00	26 163 5542.00	26 163 5543.00	26 163 5544.00	26 163 5545.00	26 163 5546.00	26 163 5547.00	26 163 5548.00
26 163 5549.00	26 163 5551.00	26 163 5553.00	26 163 5554.01	26 163 5555.00	26 163 5556.00	26 163 5561.00	26 163 5562.00	26 163 5563.00	26 163 5564.00
26 163 5565.00	26 163 5566.00	26 163 5567.00	26 163 5568.00	26 163 5569.00	26 163 5570.00	26 163 5571.00	26 163 5572.00	26 163 5573.00	26 163 5574.00
26 163 5575.00	26 163 5576.00	26 163 5577.00	26 163 5579.01	26 163 5580.00	26 163 5581.00	26 163 5582.00	26 163 5583.01	26 163 5584.00	26 163 5585.00
26 163 5586.00	26 163 5587.00	26 163 5588.00	26 163 5589.00	26 163 5590.00	26 163 5591.00	26 163 5592.00	26 163 5598.00	26 163 5601.00	26 163 5602.01
26 163 5602.02	26 163 5603.00	26 163 5604.00	26 163 5612.00	26 163 5613.01	26 163 5613.02	26 163 5616.00	26 163 5617.00	26 163 5619.00	26 163 5623.00
26 163 5624.00	26 163 5625.00	26 163 5626.00	26 163 5627.00	26 163 5628.00	26 163 5629.00	26 163 5632.00	26 163 5633.00	26 163 5634.00	26 163 5635.00
26 163 5636.00	26 163 5637.00	26 163 5638.00	26 163 5639.00	26 163 5640.00	26 163 5641.00	26 163 5642.00	26 163 5643.00	26 163 5644.01	26 163 5644.02
26 163 5645.01	26 163 5645.02	26 163 5645.03	26 163 5645.04	26 163 5646.00	26 163 5647.00	26 163 5648.00	26 163 5649.00	26 163 5650.01	26 163 5651.00

26 163 5652.00	26 163 5653.01	26 163 5653.02	26 163 5656.00	26 163 5657.00	26 163 5658.00	26 163 5659.00	26 163 5664.00	26 163 5665.00	26 163 5666.00
26 163 5667.00	26 163 5668.00	26 163 5669.00	26 163 5670.00	26 163 5671.00	26 163 5672.01	26 163 5672.02	26 163 5673.00	26 163 5674.00	26 163 5678.00
26 163 5679.00	26 163 5680.00	26 163 5682.00	26 163 5683.00	26 163 5684.00	26 163 5685.00	26 163 5687.00	26 163 5688.00	26 163 5689.00	26 163 5691.00
26 163 5692.00	26 163 5693.00	26 163 5694.00	26 163 5695.00	26 163 5696.00	26 163 5697.00	26 163 5698.00	26 163 5699.00	26 163 5701.00	26 163 5702.00
26 163 5704.00	26 163 5705.00	26 163 5706.00	26 163 5708.00	26 163 5709.00	26 163 5710.00	26 163 5715.00	26 163 5716.00	26 163 5717.00	26 163 5718.00
26 163 5719.00	26 163 5720.00	26 163 5721.00	26 163 5722.00	26 163 5724.00	26 163 5725.00	26 163 5726.00	26 163 5727.00	26 163 5728.00	26 163 5729.00
26 163 5730.00	26 163 5731.00	26 163 5733.00	26 163 5734.00	26 163 5735.01	26 163 5736.00	26 163 5737.01	26 163 5737.02	26 163 5738.00	26 163 5739.00
26 163 5740.00	26 163 5741.00	26 163 5742.03	26 163 5743.01	26 163 5746.00	26 163 5747.00	26 163 5748.00	26 163 5749.00	26 163 5750.00	26 163 5751.00
26 163 5752.00	26 163 5753.00	26 163 5754.01	26 163 5755.00	26 163 5756.00	26 163 5760.01	26 163 5761.00	26 163 5762.00	26 163 5763.00	26 163 5764.00
26 163 5765.00	26 163 5766.00	26 163 5767.00	26 163 5770.00	26 163 5771.00	26 163 5772.00	26 163 5773.00	26 163 5774.00	26 163 5775.00	26 163 5776.00
26 163 5777.00	26 163 5778.00	26 163 5779.00	26 163 5780.00	26 163 5785.00	26 163 5786.00	26 163 5791.00	26 163 5792.00	26 163 5793.00	26 163 5795.01
26 163 5796.00	26 163 5797.00	26 163 5798.00	26 163 5799.00	26 163 5801.00	26 163 5802.00	26 163 5803.00	26 163 5804.00	26 163 5805.00	26 163 5806.00
26 163 5807.00	26 163 5808.00	26 163 5809.00	26 163 5811.01	26 163 5812.00	26 163 5815.00	26 163 5816.00	26 163 5818.00	26 163 5819.00	26 163 5820.00
26 163 5821.00	26 163 5830.01	26 163 5831.01	26 163 5832.00	26 163 5833.00	26 163 5834.00	26 163 5835.00	26 163 5836.00	26 163 5837.00	26 163 5838.00
26 163 5839.00	26 163 5840.00	26 163 5841.00	26 163 5842.00	26 163 5843.00	26 163 5844.00	26 163 5845.01	26 163 5846.00	26 163 5847.00	26 163 5848.01
26 163 5848.02	26 163 5855.00	26 163 5856.00	26 163 5857.00	26 163 5858.00	26 163 5859.00	26 163 5862.01	26 163 5863.00	26 163 5870.00	26 163 5879.00
26 163 5880.01	26 163 5880.02	26 163 5881.01	26 163 5881.02	26 163 5882.00	26 163 5883.00	26 163 5884.00	26 163 5893.00	26 163 5894.01	26 163 5894.02
26 163 5904.01	26 163 5905.00	26 163 5906.00	26 163 5915.01	26 163 5915.02	26 163 5916.00	26 163 5917.00	26 163 5918.00	26 163 5919.00	26 163 5920.00
26 163 5930.01	26 163 5932.00	26 163 5933.01	26 163 5940.00	26 163 5941.00	26 163 5942.00	26 163 5943.00	26 163 5944.01	26 163 5945.00	26 163 5950.00
26 163 5951.00	26 163 5952.01	26 163 5961.00	26 163 5962.00	26 163 5963.00	26 163 5970.00	26 163 5980.00	26 163 5990.01	26 163 5991.00	26 163 9817.00
26 163 9818.00	26 163 9819.01	26 163 9819.02	26 163 9820.00	26 163 9821.01	26 163 9821.02	26 163 9822.00	26 163 9823.01	26 163 9823.02	26 163 9824.00
26 163 9825.00	26 163 9826.00	26 163 9827.00	26 163 9829.00	26 163 9831.00	26 163 9832.00	26 163 9833.01	26 163 9833.02	26 163 9834.00	26 163 9836.00
26 163 9837.00	26 163 9838.00	26 163 9839.01	26 163 9839.02	26 163 9839.03	26 163 9841.00	26 163 9842.00	26 163 9850.00	26 163 9851.00	26 163 9852.00
26 163 9853.00	26 163 9854.00	26 163 9855.00	26 163 9856.00	26 163 9857.00	26 163 9858.00	26 163 9859.00	26 163 9861.00	26 163 9862.00	26 163 9863.00
26 163 9864.00	26 163 9865.01	26 163 9865.02	26 163 9866.00	26 163 9870.00	26 163 9901.00	26 163 9902.00			

DELAWARE (10) - KENT COUNTY (001) - 42 Tracts

10 001 0401.00	10 001 0402.01	10 001 0402.03	10 001 0402.04	10 001 0402.05	10 001 0402.06	10 001 0405.01	10 001 0405.02	10 001 0407.00	10 001 0409.00
10 001 0410.00	10 001 0411.01	10 001 0412.00	10 001 0413.00	10 001 0414.00	10 001 0415.00	10 001 0416.00	10 001 0417.01	10 001 0417.02	10 001 0418.02
10 001 0418.03	10 001 0418.04	10 001 0419.00	10 001 0420.00	10 001 0421.00	10 001 0422.03	10 001 0422.04	10 001 0422.05	10 001 0422.06	10 001 0422.07
10 001 0422.08	10 001 0425.00	10 001 0428.01	10 001 0428.02	10 001 0429.00	10 001 0430.00	10 001 0431.00	10 001 0432.02	10 001 0433.00	10 001 0434.00
10 001 9800.00	10 001 9900.00								

PENNSYLVANIA (42) - ERIE COUNTY (049) - 74 Tracts

42 049 0001.00	42 049 0002.00	42 049 0003.00	42 049 0004.00	42 049 0005.00	42 049 0006.00	42 049 0007.00	42 049 0008.00	42 049 0009.01	42 049 0009.02
42 049 0010.00	42 049 0011.00	42 049 0012.00	42 049 0013.00	42 049 0014.00	42 049 0015.00	42 049 0016.00	42 049 0017.00	42 049 0018.00	42 049 0019.00
42 049 0020.00	42 049 0021.00	42 049 0022.00	42 049 0023.00	42 049 0024.00	42 049 0025.00	42 049 0026.00	42 049 0027.00	42 049 0028.00	42 049 0029.00
42 049 0030.00	42 049 0101.01	42 049 0101.03	42 049 0101.04	42 049 0101.07	42 049 0101.08	42 049 0102.01	42 049 0102.02	42 049 0103.01	42 049 0103.03
42 049 0103.04	42 049 0104.00	42 049 0105.00	42 049 0107.00	42 049 0108.00	42 049 0109.02	42 049 0109.03	42 049 0109.04	42 049 0110.01	42 049 0110.02
42 049 0111.01	42 049 0111.02	42 049 0112.01	42 049 0112.02	42 049 0113.00	42 049 0114.00	42 049 0115.03	42 049 0115.08	42 049 0115.09	42 049 0115.10
42 049 0115.11	42 049 0116.00	42 049 0117.01	42 049 0117.02	42 049 0118.01	42 049 0118.02	42 049 0119.00	42 049 0120.01	42 049 0120.02	42 049 0121.00
42 049 0122.01	42 049 0122.02	42 049 0124.00	42 049 9900.00						

NEW YORK (36) - WARREN COUNTY (113) - 23 Tracts

36 113 0701.00	36 113 0702.00	36 113 0703.00	36 113 0704.00	36 113 0705.00	36 113 0706.02	36 113 0706.03	36 113 0706.04	36 113 0707.01	36 113 0707.02
36 113 0708.01	36 113 0708.02	36 113 0709.00	36 113 0710.00	36 113 0720.01	36 113 0720.02	36 113 0730.00	36 113 0735.00	36 113 0740.00	36 113 0750.01
36 113 0750.02	36 113 0760.00	36 113 0780.00							

PENNSYLVANIA (42) - CUMBERLAND COUNTY (041) - 55 Tracts

42 041 0101.00	42 041 0102.01	42 041 0102.03	42 041 0102.04	42 041 0103.00	42 041 0104.00	42 041 0105.00	42 041 0106.00	42 041 0107.00	42 041 0108.00
42 041 0109.00	42 041 0110.02	42 041 0111.01	42 041 0111.02	42 041 0112.00	42 041 0113.01	42 041 0113.03	42 041 0113.04	42 041 0113.05	42 041 0113.06
42 041 0113.07	42 041 0114.00	42 041 0115.00	42 041 0116.02	42 041 0116.06	42 041 0116.07	42 041 0116.08	42 041 0117.00	42 041 0118.03	42 041 0118.04
42 041 0118.05	42 041 0118.06	42 041 0118.07	42 041 0119.01	42 041 0119.02	42 041 0120.00	42 041 0121.00	42 041 0122.00	42 041 0123.00	42 041 0124.00
42 041 0125.01	42 041 0125.02	42 041 0126.00	42 041 0127.01	42 041 0127.02	42 041 0128.01	42 041 0128.02	42 041 0129.00	42 041 0130.00	42 041 0131.03
42 041 0131.04	42 041 0131.05	42 041 0132.00	42 041 9810.01	42 041 9816.06					

PENNSYLVANIA (42) - DAUPHIN COUNTY (043) - 67 Tracts

42 043 0201.00	42 043 0203.00	42 043 0204.00	42 043 0205.00	42 043 0208.00	42 043 0209.00	42 043 0211.00	42 043 0212.00	42 043 0213.00	42 043 0214.00
42 043 0215.00	42 043 0216.00	42 043 0217.00	42 043 0218.00	42 043 0219.01	42 043 0219.03	42 043 0219.04	42 043 0220.00	42 043 0221.00	42 043 0222.00
42 043 0223.00	42 043 0224.01	42 043 0224.03	42 043 0225.01	42 043 0225.02	42 043 0226.01	42 043 0226.04	42 043 0226.05	42 043 0226.06	42 043 0227.01
42 043 0227.02	42 043 0228.00	42 043 0229.01	42 043 0229.02	42 043 0230.00	42 043 0231.00	42 043 0233.00	42 043 0234.00	42 043 0235.00	42 043 0236.01
42 043 0236.02	42 043 0237.00	42 043 0238.00	42 043 0239.00	42 043 0240.01	42 043 0240.02	42 043 0241.01	42 043 0241.02	42 043 0241.04	42 043 0241.05
42 043 0242.00	42 043 0243.00	42 043 0244.00	42 043 0245.02	42 043 0245.03	42 043 0246.01	42 043 0246.02	42 043 0247.00	42 043 0248.01	42 043 0248.02
42 043 0249.00	42 043 0250.00	42 043 0251.00	42 043 0252.00	42 043 0253.00	42 043 0254.00	42 043 0255.00			

CONNECTICUT (09) - CAPITOL PLANNING REGION (110) - 249 Tracts

09 110 4001.01	09 110 4001.02	09 110 4002.00	09 110 4003.00	09 110 4153.00	09 110 4154.00	09 110 4155.00	09 110 4156.00	09 110 4157.00	09 110 4158.00
09 110 4159.00	09 110 4160.00	09 110 4161.00	09 110 4162.00	09 110 4163.00	09 110 4164.00	09 110 4165.00	09 110 4166.00	09 110 4167.00	09 110 4168.00
09 110 4171.00	09 110 4172.00	09 110 4173.00	09 110 4174.00	09 110 4175.00	09 110 4204.00	09 110 4205.00	09 110 4206.01	09 110 4206.02	09 110 4207.00
09 110 4301.00	09 110 4302.01	09 110 4302.02	09 110 4302.03	09 110 4303.01	09 110 4303.02	09 110 4304.00	09 110 4305.01	09 110 4305.02	09 110 4306.02
09 110 4306.03	09 110 4306.04	09 110 4601.00	09 110 4602.02	09 110 4602.03	09 110 4602.04	09 110 4603.01	09 110 4603.02	09 110 4621.01	09 110 4621.02
09 110 4622.01	09 110 4622.02	09 110 4641.01	09 110 4641.02	09 110 4661.01	09 110 4661.02	09 110 4662.01	09 110 4662.02	09 110 4663.00	09 110 4664.00
09 110 4681.01	09 110 4681.02	09 110 4701.00	09 110 4711.00	09 110 4712.00	09 110 4713.00	09 110 4714.00	09 110 4715.00	09 110 4731.00	09 110 4734.00
09 110 4735.01	09 110 4735.02	09 110 4736.01	09 110 4736.02	09 110 4737.00	09 110 4738.00	09 110 4761.00	09 110 4762.00	09 110 4763.00	09 110 4771.01
09 110 4771.03	09 110 4771.04	09 110 4772.00	09 110 4803.00	09 110 4804.00	09 110 4805.00	09 110 4806.00	09 110 4807.00	09 110 4808.00	09 110 4809.00
09 110 4810.00	09 110 4811.00	09 110 4812.00	09 110 4813.00	09 110 4841.00	09 110 4842.00	09 110 4871.00	09 110 4872.01	09 110 4872.02	09 110 4873.00
09 110 4874.00	09 110 4875.00	09 110 4901.00	09 110 4903.03	09 110 4903.04	09 110 4921.00	09 110 4922.00	09 110 4923.00	09 110 4924.00	09 110 4925.00
09 110 4926.00	09 110 4941.00	09 110 4942.01	09 110 4942.02	09 110 4943.00	09 110 4944.00	09 110 4945.00	09 110 4946.00	09 110 4961.00	09 110 4962.00
09 110 4963.00	09 110 4964.00	09 110 4965.00	09 110 4966.00	09 110 4967.00	09 110 4968.00	09 110 4969.00	09 110 4970.00	09 110 4971.00	09 110 4972.00
09 110 4973.00	09 110 4974.00	09 110 4975.00	09 110 4976.00	09 110 4977.00	09 110 5001.00	09 110 5002.00	09 110 5003.00	09 110 5004.00	09 110 5005.00
09 110 5009.00	09 110 5012.00	09 110 5013.00	09 110 5014.00	09 110 5015.00	09 110 5017.00	09 110 5018.00	09 110 5021.00	09 110 5023.00	09 110 5024.00
09 110 5025.00	09 110 5026.00	09 110 5027.00	09 110 5028.00	09 110 5029.00	09 110 5030.00	09 110 5031.01	09 110 5031.02	09 110 5033.00	09 110 5035.00
09 110 5037.00	09 110 5038.00	09 110 5039.00	09 110 5040.00	09 110 5041.00	09 110 5042.00	09 110 5043.00	09 110 5045.00	09 110 5048.00	09 110 5049.00
09 110 5101.00	09 110 5102.00	09 110 5103.00	09 110 5104.00	09 110 5105.00	09 110 5106.00	09 110 5107.00	09 110 5108.00	09 110 5109.00	09 110 5110.00
09 110 5111.00	09 110 5112.00	09 110 5113.00	09 110 5114.00	09 110 5141.01	09 110 5141.03	09 110 5141.04	09 110 5142.00	09 110 5143.00	09 110 5144.00
09 110 5145.00	09 110 5146.00	09 110 5147.00	09 110 5148.00	09 110 5149.00	09 110 5150.00	09 110 5151.01	09 110 5151.02	09 110 5152.00	09 110 5201.00
09 110 5202.01	09 110 5202.02	09 110 5203.01	09 110 5203.02	09 110 5204.00	09 110 5205.01	09 110 5241.00	09 110 5242.00	09 110 5243.00	09 110 5244.00
09 110 5245.01	09 110 5245.02	09 110 5246.00	09 110 5247.00	09 110 5261.01	09 110 5261.02	09 110 5281.00	09 110 5291.00	09 110 5301.00	09 110 5302.00
09 110 5303.01	09 110 5303.02	09 110 5304.00	09 110 5305.00	09 110 5306.00	09 110 5331.02	09 110 5331.03	09 110 5331.04	09 110 5351.01	09 110 5351.02
09 110 5352.00	09 110 5381.00	09 110 5382.01	09 110 5382.02	09 110 8401.00	09 110 8501.00	09 110 8502.00	09 110 8601.00	09 110 8811.00	09 110 8812.00
09 110 8813.00	09 110 8815.00	09 110 8901.00	09 110 8902.02	09 110 8902.04	09 110 9800.01	09 110 9800.02	09 110 9800.03	09 110 9801.00	

CONNECTICUT (09) - LOWER CONNECTICUT RIVER VALLEY PLANNING REGION (130) - 45 Tracts

09 130 5411.00	09 130 5412.00	09 130 5413.01	09 130 5413.02	09 130 5414.01	09 130 5414.02	09 130 5415.00	09 130 5416.00	09 130 5417.00	09 130 5420.00
09 130 5421.00	09 130 5422.00	09 130 5501.00	09 130 5502.01	09 130 5502.02	09 130 5601.00	09 130 5602.00	09 130 5701.00	09 130 5702.00	09 130 5703.00
09 130 5801.00	09 130 5851.00	09 130 5901.01	09 130 5901.02	09 130 5951.01	09 130 5951.02	09 130 6001.00	09 130 6101.00	09 130 6102.00	09 130 6103.00
09 130 6104.00	09 130 6201.00	09 130 6301.01	09 130 6301.02	09 130 6401.00	09 130 6501.00	09 130 6601.01	09 130 6601.03	09 130 6601.04	09 130 6701.00
09 130 6702.00	09 130 6801.01	09 130 6801.02	09 130 6802.00	09 130 9901.00					

NEW YORK (36) - TOMPKINS COUNTY (109) - 26 Tracts

36 109 0001.00	36 109 0002.01	36 109 0002.02	36 109 0003.00	36 109 0004.00	36 109 0005.00	36 109 0006.00	36 109 0007.00	36 109 0008.00	36 109 0009.00
36 109 0010.00	36 109 0011.00	36 109 0012.00	36 109 0013.01	36 109 0013.02	36 109 0014.00	36 109 0015.00	36 109 0016.00	36 109 0017.00	36 109 0018.00
36 109 0019.01	36 109 0019.02	36 109 0020.00	36 109 0021.00	36 109 0022.00	36 109 0023.00				

NEW YORK (36) - ULSTER COUNTY (111) - 50 Tracts

36 111 9501.00	36 111 9502.00	36 111 9503.00	36 111 9504.00	36 111 9505.00	36 111 9506.00	36 111 9509.00	36 111 9510.00	36 111 9511.00	36 111 9512.00
36 111 9513.00	36 111 9514.00	36 111 9515.00	36 111 9516.00	36 111 9517.00	36 111 9518.00	36 111 9519.00	36 111 9520.00	36 111 9521.00	36 111 9522.00
36 111 9523.00	36 111 9524.00	36 111 9525.00	36 111 9526.00	36 111 9527.00	36 111 9528.00	36 111 9529.01	36 111 9529.02	36 111 9530.00	36 111 9533.00
36 111 9534.00	36 111 9535.00	36 111 9536.00	36 111 9537.00	36 111 9538.00	36 111 9539.00	36 111 9540.00	36 111 9541.00	36 111 9542.00	36 111 9544.01
36 111 9544.02	36 111 9545.00	36 111 9546.00	36 111 9547.00	36 111 9548.00	36 111 9549.00	36 111 9550.01	36 111 9550.02	36 111 9553.00	36 111 9554.00

NEW YORK (36) - DUTCHESS COUNTY (027) - 82 Tracts

36 027 0100.00	36 027 0200.03	36 027 0200.04	36 027 0200.05	36 027 0300.00	36 027 0400.01	36 027 0400.03	36 027 0501.02	36 027 0501.03	36 027 0501.04
36 027 0502.03	36 027 0502.04	36 027 0502.05	36 027 0601.00	36 027 0602.01	36 027 0602.02	36 027 0603.01	36 027 0603.02	36 027 0604.00	36 027 0701.01
36 027 0701.02	36 027 0702.01	36 027 0703.01	36 027 0704.01	36 027 0801.03	36 027 0801.04	36 027 0802.01	36 027 0802.02	36 027 0900.00	36 027 1000.00
36 027 1100.03	36 027 1100.04	36 027 1100.05	36 027 1200.00	36 027 1300.03	36 027 1300.04	36 027 1300.05	36 027 1401.01	36 027 1402.01	36 027 1402.02
36 027 1403.01	36 027 1403.02	36 027 1404.00	36 027 1405.00	36 027 1406.02	36 027 1407.00	36 027 1408.01	36 027 1500.03	36 027 1500.04	36 027 1500.05
36 027 1500.06	36 027 1600.03	36 027 1600.04	36 027 1600.05	36 027 1700.00	36 027 1800.01	36 027 1901.01	36 027 1901.02	36 027 1902.03	36 027 1902.04
36 027 1903.01	36 027 1904.01	36 027 1904.02	36 027 2000.01	36 027 2000.02	36 027 2101.01	36 027 2102.01	36 027 2103.01	36 027 2201.01	36 027 2201.02
36 027 2202.01	36 027 2203.00	36 027 2207.00	36 027 2208.01	36 027 2209.01	36 027 2210.01	36 027 2211.00	36 027 3000.00	36 027 4100.00	36 027 6100.00
36 027 6400.01	36 027 6400.02								

NEW YORK (36) - ORANGE COUNTY (071) - 92 Tracts

36 071 0001.00	36 071 0002.00	36 071 0003.01	36 071 0003.02	36 071 0004.00	36 071 0005.01	36 071 0005.02	36 071 0006.00	36 071 0011.00	36 071 0012.00
36 071 0013.00	36 071 0015.00	36 071 0016.01	36 071 0016.02	36 071 0021.00	36 071 0022.00	36 071 0023.00	36 071 0101.01	36 071 0101.02	36 071 0102.00
36 071 0103.00	36 071 0104.00	36 071 0105.01	36 071 0105.02	36 071 0106.01	36 071 0106.02	36 071 0107.01	36 071 0107.02	36 071 0108.01	36 071 0108.02
36 071 0109.01	36 071 0109.02	36 071 0110.00	36 071 0111.01	36 071 0111.02	36 071 0112.00	36 071 0113.01	36 071 0113.02	36 071 0114.00	36 071 0115.00
36 071 0116.01	36 071 0116.02	36 071 0117.01	36 071 0117.02	36 071 0118.01	36 071 0118.02	36 071 0119.00	36 071 0121.00	36 071 0122.00	36 071 0123.00
36 071 0126.01	36 071 0126.02	36 071 0127.00	36 071 0128.00	36 071 0129.00	36 071 0130.00	36 071 0131.00	36 071 0132.01	36 071 0132.02	36 071 0133.01
36 071 0133.02	36 071 0134.00	36 071 0135.00	36 071 0136.00	36 071 0137.00	36 071 0138.00	36 071 0139.00	36 071 0141.01	36 071 0141.02	36 071 0142.01
36 071 0142.02	36 071 0143.01	36 071 0143.02	36 071 0144.00	36 071 0145.01	36 071 0145.02	36 071 0146.01	36 071 0146.02	36 071 0147.00	36 071 0148.01
36 071 0148.02	36 071 0149.00	36 071 0150.03	36 071 0150.05	36 071 0150.07	36 071 0150.08	36 071 0150.09	36 071 0150.10	36 071 0151.00	36 071 0152.01
36 071 0152.02	36 071 0152.03								

PENNSYLVANIA (42) - LANCASTER COUNTY (071) - 116 Tracts

42 071 0001.00	42 071 0002.00	42 071 0003.00	42 071 0004.00	42 071 0005.00	42 071 0006.00	42 071 0007.00	42 071 0008.00	42 071 0009.00	42 071 0010.00
42 071 0011.00	42 071 0012.00	42 071 0014.00	42 071 0101.02	42 071 0101.03	42 071 0101.04	42 071 0102.01	42 071 0102.02	42 071 0103.01	42 071 0103.02
42 071 0104.00	42 071 0105.01	42 071 0105.02	42 071 0106.01	42 071 0106.02	42 071 0107.01	42 071 0107.02	42 071 0108.02	42 071 0108.03	42 071 0108.04
42 071 0109.01	42 071 0109.02	42 071 0110.00	42 071 0111.01	42 071 0111.02	42 071 0112.00	42 071 0113.00	42 071 0114.00	42 071 0115.02	42 071 0115.03
42 071 0115.04	42 071 0115.05	42 071 0116.00	42 071 0117.01	42 071 0117.04	42 071 0117.05	42 071 0117.06	42 071 0117.07	42 071 0118.01	42 071 0118.02
42 071 0118.03	42 071 0118.05	42 071 0118.06	42 071 0118.07	42 071 0119.01	42 071 0119.03	42 071 0119.04	42 071 0120.01	42 071 0120.02	42 071 0121.03
42 071 0121.05	42 071 0121.06	42 071 0121.07	42 071 0122.00	42 071 0123.01	42 071 0123.02	42 071 0124.02	42 071 0124.03	42 071 0124.04	42 071 0125.01
42 071 0125.02	42 071 0126.01	42 071 0126.02	42 071 0127.01	42 071 0127.02	42 071 0128.00	42 071 0129.00	42 071 0130.01	42 071 0130.02	42 071 0131.01
42 071 0131.02	42 071 0132.02	42 071 0132.03	42 071 0132.04	42 071 0133.01	42 071 0133.03	42 071 0133.05	42 071 0133.06	42 071 0134.00	42 071 0135.02
42 071 0135.03	42 071 0135.04	42 071 0135.05	42 071 0136.01	42 071 0136.02	42 071 0137.01	42 071 0137.03	42 071 0137.04	42 071 0138.00	42 071 0139.01
42 071 0139.02	42 071 0140.00	42 071 0141.01	42 071 0141.02	42 071 0142.01	42 071 0142.02	42 071 0143.01	42 071 0143.02	42 071 0144.01	42 071 0144.02
42 071 0145.01	42 071 0145.02	42 071 0146.01	42 071 0146.03	42 071 0146.04	42 071 0147.00				

CALIFORNIA (06) - ORANGE COUNTY (059) - 614 Tracts

06 059 0011.01	06 059 0011.02	06 059 0011.03	06 059 0012.01	06 059 0012.02	06 059 0013.01	06 059 0013.03	06 059 0013.04	06 059 0014.01	06 059 0014.02
06 059 0014.03	06 059 0014.04	06 059 0015.01	06 059 0015.03	06 059 0015.04	06 059 0015.05	06 059 0015.06	06 059 0015.07	06 059 0016.02	06 059 0016.03
06 059 0016.04	06 059 0017.04	06 059 0017.05	06 059 0017.06	06 059 0017.08	06 059 0017.09	06 059 0017.10	06 059 0018.01	06 059 0018.02	06 059 0019.01
06 059 0019.02	06 059 0019.03	06 059 0110.00	06 059 0111.01	06 059 0111.02	06 059 0112.00	06 059 0113.00	06 059 0114.01	06 059 0114.02	06 059 0114.03
06 059 0115.02	06 059 0115.03	06 059 0115.04	06 059 0116.01	06 059 0116.02	06 059 0117.07	06 059 0117.08	06 059 0117.09	06 059 0117.10	06 059 0117.11
06 059 0117.12	06 059 0117.14	06 059 0117.15	06 059 0117.16	06 059 0117.17	06 059 0117.18	06 059 0117.20	06 059 0117.21	06 059 0117.22	06 059 0218.02
06 059 0218.07	06 059 0218.09	06 059 0218.10	06 059 0218.12	06 059 0218.13	06 059 0218.14	06 059 0218.16	06 059 0218.17	06 059 0218.20	06 059 0218.21
06 059 0218.22	06 059 0218.23	06 059 0218.24	06 059 0218.25	06 059 0218.26	06 059 0218.27	06 059 0218.28	06 059 0218.29	06 059 0218.30	06 059 0218.31
06 059 0218.32	06 059 0219.03	06 059 0219.05	06 059 0219.12	06 059 0219.13	06 059 0219.14	06 059 0219.15	06 059 0219.16	06 059 0219.17	06 059 0219.18
06 059 0219.19	06 059 0219.20	06 059 0219.21	06 059 0219.22	06 059 0219.23	06 059 0219.24	06 059 0320.02	06 059 0320.03	06 059 0320.11	06 059 0320.12
06 059 0320.13	06 059 0320.14	06 059 0320.15	06 059 0320.20	06 059 0320.22	06 059 0320.27	06 059 0320.28	06 059 0320.29	06 059 0320.30	06 059 0320.31
06 059 0320.32	06 059 0320.33	06 059 0320.34	06 059 0320.35	06 059 0320.36	06 059 0320.37	06 059 0320.38	06 059 0320.39	06 059 0320.40	06 059 0320.41
06 059 0320.42	06 059 0320.43	06 059 0320.44	06 059 0320.45	06 059 0320.46	06 059 0320.47	06 059 0320.48	06 059 0320.49	06 059 0320.50	06 059 0320.51
06 059 0320.53	06 059 0320.54	06 059 0320.55	06 059 0320.57	06 059 0320.58	06 059 0320.59	06 059 0320.61	06 059 0320.62	06 059 0320.63	06 059 0320.64
06 059 0320.65	06 059 0320.66	06 059 0421.06	06 059 0421.07	06 059 0421.08	06 059 0421.09	06 059 0421.11	06 059 0421.12	06 059 0421.13	06 059 0421.14
06 059 0421.15	06 059 0421.16	06 059 0422.01	06 059 0422.03	06 059 0422.05	06 059 0422.06	06 059 0423.05	06 059 0423.07	06 059 0423.11	06 059 0423.12
06 059 0423.13	06 059 0423.15	06 059 0423.17	06 059 0423.19	06 059 0423.20	06 059 0423.23	06 059 0423.24	06 059 0423.25	06 059 0423.26	06 059 0423.27
06 059 0423.28	06 059 0423.29	06 059 0423.30	06 059 0423.31	06 059 0423.32	06 059 0423.33	06 059 0423.34	06 059 0423.35	06 059 0423.36	06 059 0423.37
06 059 0423.38	06 059 0423.39	06 059 0423.40	06 059 0423.41	06 059 0524.08	06 059 0524.10	06 059 0524.11	06 059 0524.15	06 059 0524.16	06 059 0524.17
06 059 0524.19	06 059 0524.21	06 059 0524.22	06 059 0524.23	06 059 0524.24	06 059 0524.25	06 059 0524.27	06 059 0524.28	06 059 0524.29	06 059 0524.30
06 059 0524.31	06 059 0524.32	06 059 0524.33	06 059 0524.34	06 059 0524.35	06 059 0524.36	06 059 0524.37	06 059 0524.38	06 059 0524.39	06 059 0525.02
06 059 0525.05	06 059 0525.06	06 059 0525.11	06 059 0525.13	06 059 0525.14	06 059 0525.18	06 059 0525.19	06 059 0525.20	06 059 0525.21	06 059 0525.22
06 059 0525.23	06 059 0525.24	06 059 0525.26	06 059 0525.27	06 059 0525.28	06 059 0525.29	06 059 0525.30	06 059 0525.31	06 059 0525.32	06 059 0525.33
06 059 0525.34	06 059 0525.35	06 059 0626.05	06 059 0626.10	06 059 0626.11	06 059 0626.14	06 059 0626.19	06 059 0626.20	06 059 0626.22	06 059 0626.25
06 059 0626.26	06 059 0626.27	06 059 0626.28	06 059 0626.29	06 059 0626.30	06 059 0626.31	06 059 0626.32	06 059 0626.33	06 059 0626.34	06 059 0626.35
06 059 0626.36	06 059 0626.37	06 059 0626.38	06 059 0626.39	06 059 0626.40	06 059 0626.41	06 059 0626.42	06 059 0626.43	06 059 0626.45	06 059 0626.46
06 059 0626.47	06 059 0626.48	06 059 0626.49	06 059 0626.50	06 059 0626.51	06 059 0626.52	06 059 0626.53	06 059 0626.54	06 059 0626.55	06 059 0626.56
06 059 0626.57	06 059 0626.58	06 059 0627.01	06 059 0627.02	06 059 0628.00	06 059 0629.00	06 059 0630.04	06 059 0630.05	06 059 0630.06	06 059 0630.07
06 059 0630.08	06 059 0630.09	06 059 0630.10	06 059 0631.01	06 059 0631.02	06 059 0631.03	06 059 0632.01	06 059 0632.02	06 059 0633.01	06 059 0633.02
06 059 0634.00	06 059 0635.00	06 059 0636.01	06 059 0636.03	06 059 0636.04	06 059 0636.05	06 059 0637.01	06 059 0637.02	06 059 0638.02	06 059 0638.03
06 059 0638.05	06 059 0638.06	06 059 0638.07	06 059 0638.08	06 059 0639.02	06 059 0639.03	06 059 0639.04	06 059 0639.05	06 059 0639.06	06 059 0639.08
06 059 0639.09	06 059 0639.10	06 059 0740.03	06 059 0740.04	06 059 0740.05	06 059 0740.06	06 059 0741.02	06 059 0741.03	06 059 0741.06	06 059 0741.07
06 059 0741.08	06 059 0741.09	06 059 0741.10	06 059 0741.11	06 059 0742.00	06 059 0743.00	06 059 0744.03	06 059 0744.05	06 059 0744.06	06 059 0744.07
06 059 0744.08	06 059 0745.01	06 059 0745.02	06 059 0746.01	06 059 0746.02	06 059 0747.01	06 059 0747.02	06 059 0748.01	06 059 0748.02	06 059 0748.03
06 059 0748.05	06 059 0748.06	06 059 0749.01	06 059 0749.02	06 059 0750.02	06 059 0750.03	06 059 0750.04	06 059 0751.00	06 059 0752.01	06 059 0752.02
06 059 0753.01	06 059 0753.02	06 059 0753.03	06 059 0754.01	06 059 0754.03	06 059 0754.04	06 059 0754.05	06 059 0755.04	06 059 0755.05	06 059 0755.06
06 059 0755.07	06 059 0755.12	06 059 0755.13	06 059 0755.14	06 059 0755.16	06 059 0755.17	06 059 0755.18	06 059 0756.03	06 059 0756.04	06 059 0756.05
06 059 0756.06	06 059 0756.07	06 059 0757.01	06 059 0757.02	06 059 0757.03	06 059 0758.05	06 059 0758.06	06 059 0758.07	06 059 0758.08	06 059 0758.09
06 059 0758.10	06 059 0758.11	06 059 0758.12	06 059 0758.13	06 059 0758.14	06 059 0758.15	06 059 0758.16	06 059 0759.01	06 059 0759.02	06 059 0760.01
06 059 0760.02	06 059 0761.02	06 059 0761.03	06 059 0761.04	06 059 0761.05	06 059 0762.01	06 059 0762.02	06 059 0762.04	06 059 0762.05	06 059 0762.06
06 059 0762.08	06 059 0863.01	06 059 0863.03	06 059 0863.04	06 059 0863.05	06 059 0863.06	06 059 0864.02	06 059 0864.04	06 059 0864.05	06 059 0864.06
06 059 0864.07	06 059 0865.01	06 059 0865.02	06 059 0866.01	06 059 0866.02	06 059 0867.01	06 059 0867.02	06 059 0868.01	06 059 0868.02	06 059 0868.03
06 059 0869.01	06 059 0869.02	06 059 0869.03	06 059 0870.01	06 059 0870.02	06 059 0871.01	06 059 0871.02	06 059 0871.03	06 059 0871.05	06 059 0871.06
06 059 0872.00	06 059 0873.01	06 059 0873.02	06 059 0874.01	06 059 0874.03	06 059 0874.04	06 059 0874.05	06 059 0875.03	06 059 0875.04	06 059 0875.05
06 059 0876.01	06 059 0876.02	06 059 0877.01	06 059 0877.03	06 059 0877.04	06 059 0878.01	06 059 0878.02	06 059 0878.03	06 059 0878.05	06 059 0878.06
06 059 0879.01	06 059 0879.02	06 059 0880.01	06 059 0880.02	06 059 0881.01	06 059 0881.04	06 059 0881.05	06 059 0881.06	06 059 0881.07	06 059 0882.01
06 059 0882.02	06 059 0882.03	06 059 0883.01	06 059 0883.02	06 059 0884.01	06 059 0884.02	06 059 0884.03	06 059 0885.01	06 059 0885.02	06 059 0886.01
06 059 0886.02	06 059 0887.01	06 059 0887.02	06 059 0888.01	06 059 0888.02	06 059 0889.01	06 059 0889.02	06 059 0889.03	06 059 0889.04	06 059 0889.05
06 059 0890.01	06 059 0890.03	06 059 0890.04	06 059 0891.02	06 059 0891.04	06 059 0891.05	06 059 0891.06	06 059 0891.07	06 059 0992.02	06 059 0992.03

06 059 0992.04	06 059 0992.12	06 059 0992.14	06 059 0992.15	06 059 0992.16	06 059 0992.17	06 059 0992.20	06 059 0992.22	06 059 0992.23	06 059 0992.24
06 059 0992.25	06 059 0992.26	06 059 0992.27	06 059 0992.29	06 059 0992.30	06 059 0992.31	06 059 0992.32	06 059 0992.33	06 059 0992.34	06 059 0992.35
06 059 0992.37	06 059 0992.38	06 059 0992.39	06 059 0992.40	06 059 0992.41	06 059 0992.42	06 059 0992.43	06 059 0992.44	06 059 0992.45	06 059 0992.46
06 059 0992.47	06 059 0992.48	06 059 0992.49	06 059 0992.50	06 059 0992.51	06 059 0993.05	06 059 0993.06	06 059 0993.07	06 059 0993.08	06 059 0993.09
06 059 0993.10	06 059 0993.11	06 059 0994.02	06 059 0994.04	06 059 0994.05	06 059 0994.06	06 059 0994.07	06 059 0994.08	06 059 0994.10	06 059 0994.11
06 059 0994.12	06 059 0994.15	06 059 0994.16	06 059 0994.17	06 059 0994.18	06 059 0994.19	06 059 0995.02	06 059 0995.04	06 059 0995.06	06 059 0995.08
06 059 0995.09	06 059 0995.10	06 059 0995.11	06 059 0995.12	06 059 0995.13	06 059 0995.14	06 059 0996.01	06 059 0996.02	06 059 0996.03	06 059 0996.04
06 059 0996.05	06 059 0997.01	06 059 0997.02	06 059 0997.03	06 059 0998.01	06 059 0998.02	06 059 0998.03	06 059 0999.02	06 059 0999.03	06 059 0999.04
06 059 0999.05	06 059 0999.06	06 059 1100.01	06 059 1100.03	06 059 1100.04	06 059 1100.05	06 059 1100.06	06 059 1100.07	06 059 1100.08	06 059 1100.10
06 059 1100.11	06 059 1100.12	06 059 1100.14	06 059 1100.15	06 059 1101.02	06 059 1101.04	06 059 1101.06	06 059 1101.08	06 059 1101.09	06 059 1101.10
06 059 1101.11	06 059 1101.13	06 059 1101.14	06 059 1101.15	06 059 1101.16	06 059 1101.17	06 059 1101.18	06 059 1102.01	06 059 1102.02	06 059 1102.03
06 059 1103.01	06 059 1103.02	06 059 1103.03	06 059 1103.04	06 059 1104.01	06 059 1104.02	06 059 1105.00	06 059 1106.03	06 059 1106.04	06 059 1106.05
06 059 1106.06	06 059 1106.07	06 059 9800.00	06 059 9901.00						

NEW HAMPSHIRE (33) - HILLSBOROUGH COUNTY (011) - 103 Tracts

33 011 0001.03	33 011 0001.04	33 011 0002.02	33 011 0002.03	33 011 0002.04	33 011 0003.00	33 011 0006.00	33 011 0007.00	33 011 0008.00	33 011 0009.01
33 011 0009.02	33 011 0010.00	33 011 0011.00	33 011 0012.00	33 011 0013.00	33 011 0014.00	33 011 0015.00	33 011 0016.00	33 011 0017.00	33 011 0018.00
33 011 0019.00	33 011 0020.00	33 011 0021.00	33 011 0022.00	33 011 0023.00	33 011 0024.00	33 011 0025.00	33 011 0026.00	33 011 0027.01	33 011 0027.02
33 011 0028.01	33 011 0028.02	33 011 0029.01	33 011 0029.02	33 011 0029.03	33 011 0101.00	33 011 0102.01	33 011 0102.02	33 011 0103.01	33 011 0103.02
33 011 0104.00	33 011 0105.00	33 011 0106.00	33 011 0107.00	33 011 0108.01	33 011 0108.02	33 011 0109.00	33 011 0110.00	33 011 0111.01	33 011 0111.02
33 011 0112.00	33 011 0113.00	33 011 0114.01	33 011 0114.02	33 011 0115.00	33 011 0121.01	33 011 0121.02	33 011 0122.01	33 011 0122.02	33 011 0123.01
33 011 0123.02	33 011 0131.01	33 011 0131.02	33 011 0141.01	33 011 0141.02	33 011 0142.01	33 011 0142.02	33 011 0143.01	33 011 0143.02	33 011 0151.00
33 011 0152.00	33 011 0161.00	33 011 0162.02	33 011 0162.03	33 011 0162.04	33 011 0171.01	33 011 0171.02	33 011 0180.01	33 011 0180.02	33 011 0185.01
33 011 0185.02	33 011 0190.00	33 011 0195.01	33 011 0195.02	33 011 0200.00	33 011 0210.01	33 011 0210.02	33 011 0215.00	33 011 0220.00	33 011 0225.01
33 011 0225.02	33 011 0230.01	33 011 0230.02	33 011 0240.00	33 011 0250.00	33 011 0255.01	33 011 0255.02	33 011 2001.01	33 011 2002.01	33 011 2003.00
33 011 2004.00	33 011 2005.00	33 011 9801.01							

FLORIDA (12) - BROWARD COUNTY (011) - 417 Tracts

12 011 0101.02	12 011 0101.03	12 011 0101.04	12 011 0102.01	12 011 0102.02	12 011 0103.04	12 011 0103.05	12 011 0103.06	12 011 0103.07	12 011 0103.08
12 011 0104.01	12 011 0104.02	12 011 0104.03	12 011 0104.05	12 011 0104.06	12 011 0104.07	12 011 0105.02	12 011 0105.03	12 011 0105.04	12 011 0106.01
12 011 0106.03	12 011 0106.04	12 011 0106.05	12 011 0106.06	12 011 0106.09	12 011 0106.10	12 011 0106.11	12 011 0106.12	12 011 0106.13	12 011 0106.14
12 011 0106.15	12 011 0107.01	12 011 0107.02	12 011 0108.00	12 011 0109.01	12 011 0109.02	12 011 0110.00	12 011 0201.01	12 011 0201.03	12 011 0201.04
12 011 0202.04	12 011 0202.05	12 011 0202.06	12 011 0202.09	12 011 0202.10	12 011 0202.11	12 011 0202.12	12 011 0202.13	12 011 0202.14	12 011 0203.02
12 011 0203.08	12 011 0203.09	12 011 0203.11	12 011 0203.12	12 011 0203.13	12 011 0203.14	12 011 0203.15	12 011 0203.16	12 011 0203.17	12 011 0203.18
12 011 0203.19	12 011 0203.20	12 011 0203.21	12 011 0203.22	12 011 0203.23	12 011 0203.24	12 011 0203.25	12 011 0203.26	12 011 0204.04	12 011 0204.05
12 011 0204.06	12 011 0204.07	12 011 0204.12	12 011 0204.14	12 011 0204.15	12 011 0204.16	12 011 0204.17	12 011 0204.18	12 011 0204.19	12 011 0204.20
12 011 0204.21	12 011 0205.01	12 011 0205.02	12 011 0301.00	12 011 0302.01	12 011 0302.02	12 011 0302.03	12 011 0303.01	12 011 0303.02	12 011 0304.01
12 011 0304.02	12 011 0305.00	12 011 0306.01	12 011 0306.02	12 011 0307.02	12 011 0307.03	12 011 0307.04	12 011 0307.05	12 011 0308.03	12 011 0308.04
12 011 0308.05	12 011 0308.06	12 011 0309.02	12 011 0309.03	12 011 0309.04	12 011 0310.01	12 011 0310.02	12 011 0311.01	12 011 0311.02	12 011 0312.03
12 011 0312.04	12 011 0312.05	12 011 0312.06	12 011 0312.07	12 011 0401.01	12 011 0401.02	12 011 0402.03	12 011 0402.04	12 011 0402.05	12 011 0402.06
12 011 0403.00	12 011 0404.01	12 011 0404.02	12 011 0405.02	12 011 0405.03	12 011 0405.05	12 011 0405.06	12 011 0406.01	12 011 0406.02	12 011 0407.01
12 011 0407.02	12 011 0408.01	12 011 0408.02	12 011 0409.01	12 011 0409.02	12 011 0410.00	12 011 0411.00	12 011 0412.00	12 011 0413.00	12 011 0414.00
12 011 0415.00	12 011 0416.01	12 011 0416.02	12 011 0417.00	12 011 0418.01	12 011 0418.02	12 011 0419.00	12 011 0420.00	12 011 0421.00	12 011 0422.00
12 011 0423.01	12 011 0423.02	12 011 0424.00	12 011 0425.01	12 011 0425.02	12 011 0426.01	12 011 0426.02	12 011 0427.00	12 011 0428.01	12 011 0428.02
12 011 0429.00	12 011 0430.01	12 011 0430.02	12 011 0431.00	12 011 0433.01	12 011 0433.02	12 011 0501.00	12 011 0502.04	12 011 0502.05	12 011 0502.06
12 011 0502.07	12 011 0502.08	12 011 0503.01	12 011 0503.06	12 011 0503.08	12 011 0503.09	12 011 0503.11	12 011 0503.12	12 011 0503.13	12 011 0503.14
12 011 0503.15	12 011 0503.16	12 011 0504.01	12 011 0504.02	12 011 0505.01	12 011 0505.02	12 011 0506.01	12 011 0506.02	12 011 0507.01	12 011 0507.02
12 011 0508.00	12 011 0509.00	12 011 0510.01	12 011 0510.02	12 011 0601.05	12 011 0601.07	12 011 0601.09	12 011 0601.11	12 011 0601.13	12 011 0601.14
12 011 0601.15	12 011 0601.16	12 011 0601.17	12 011 0601.18	12 011 0601.19	12 011 0601.20	12 011 0601.21	12 011 0601.22	12 011 0601.23	12 011 0601.24

12 011 0601.25	12 011 0601.26	12 011 0601.27	12 011 0601.28	12 011 0601.29	12 011 0601.30	12 011 0602.03	12 011 0602.06	12 011 0602.07	12 011 0602.08
12 011 0602.09	12 011 0602.10	12 011 0602.11	12 011 0602.12	12 011 0602.14	12 011 0602.15	12 011 0603.02	12 011 0603.03	12 011 0603.04	12 011 0603.05
12 011 0603.06	12 011 0604.01	12 011 0604.02	12 011 0604.04	12 011 0604.05	12 011 0605.01	12 011 0605.03	12 011 0605.04	12 011 0605.05	12 011 0606.03
12 011 0606.05	12 011 0606.06	12 011 0606.07	12 011 0606.08	12 011 0606.09	12 011 0607.00	12 011 0608.01	12 011 0608.02	12 011 0609.00	12 011 0610.01
12 011 0610.03	12 011 0610.04	12 011 0611.00	12 011 0701.02	12 011 0701.03	12 011 0701.04	12 011 0702.04	12 011 0702.05	12 011 0702.08	12 011 0702.09
12 011 0702.10	12 011 0702.11	12 011 0702.12	12 011 0702.13	12 011 0703.04	12 011 0703.06	12 011 0703.10	12 011 0703.11	12 011 0703.12	12 011 0703.14
12 011 0703.15	12 011 0703.16	12 011 0703.18	12 011 0703.19	12 011 0703.20	12 011 0703.21	12 011 0703.23	12 011 0703.24	12 011 0703.25	12 011 0703.26
12 011 0703.27	12 011 0703.28	12 011 0703.29	12 011 0703.30	12 011 0703.31	12 011 0704.01	12 011 0704.02	12 011 0704.03	12 011 0704.04	12 011 0704.05
12 011 0705.01	12 011 0705.03	12 011 0705.04	12 011 0706.01	12 011 0706.02	12 011 0801.02	12 011 0801.03	12 011 0801.04	12 011 0801.05	12 011 0802.00
12 011 0804.02	12 011 0804.03	12 011 0804.05	12 011 0804.06	12 011 0805.00	12 011 0901.02	12 011 0901.03	12 011 0901.04	12 011 0902.00	12 011 0903.01
12 011 0903.03	12 011 0903.04	12 011 0904.01	12 011 0904.03	12 011 0904.04	12 011 0905.02	12 011 0905.03	12 011 0905.04	12 011 0906.01	12 011 0906.02
12 011 0907.00	12 011 0908.01	12 011 0908.02	12 011 0909.00	12 011 0910.00	12 011 0911.00	12 011 0912.01	12 011 0912.02	12 011 0913.00	12 011 0914.00
12 011 0915.00	12 011 0916.01	12 011 0916.02	12 011 0917.01	12 011 0917.02	12 011 0918.02	12 011 0918.03	12 011 0918.04	12 011 0919.01	12 011 0919.03
12 011 0919.04	12 011 0920.00	12 011 1001.03	12 011 1001.04	12 011 1001.05	12 011 1001.06	12 011 1001.07	12 011 1001.08	12 011 1002.01	12 011 1002.03
12 011 1002.04	12 011 1003.01	12 011 1003.02	12 011 1004.00	12 011 1005.01	12 011 1005.02	12 011 1006.00	12 011 1007.00	12 011 1008.01	12 011 1008.03
12 011 1008.04	12 011 1101.00	12 011 1103.01	12 011 1103.03	12 011 1103.07	12 011 1103.08	12 011 1103.09	12 011 1103.11	12 011 1103.12	12 011 1103.13
12 011 1103.19	12 011 1103.21	12 011 1103.23	12 011 1103.26	12 011 1103.27	12 011 1103.28	12 011 1103.30	12 011 1103.32	12 011 1103.33	12 011 1103.34
12 011 1103.37	12 011 1103.38	12 011 1103.39	12 011 1103.41	12 011 1103.44	12 011 1103.45	12 011 1103.46	12 011 1103.47	12 011 1103.48	12 011 1103.49
12 011 1103.50	12 011 1103.51	12 011 1103.52	12 011 1103.53	12 011 1103.54	12 011 1103.55	12 011 1103.56	12 011 1103.57	12 011 1103.58	12 011 1103.59
12 011 1103.60	12 011 1103.61	12 011 1103.62	12 011 1103.63	12 011 1103.64	12 011 1103.65	12 011 1103.66	12 011 1103.67	12 011 1103.68	12 011 1104.02
12 011 1104.03	12 011 1104.04	12 011 1105.01	12 011 1105.02	12 011 1106.00	12 011 9800.00	12 011 9900.00			

FLORIDA (12) - MIAMI-DADE COUNTY (086) - 707 Tracts

12 086 0001.07	12 086 0001.09	12 086 0001.15	12 086 0001.18	12 086 0001.20	12 086 0001.21	12 086 0001.22	12 086 0001.23	12 086 0001.24	12 086 0001.25
12 086 0001.26	12 086 0001.27	12 086 0001.28	12 086 0001.29	12 086 0001.30	12 086 0001.31	12 086 0001.32	12 086 0001.34	12 086 0001.40	12 086 0001.41
12 086 0001.42	12 086 0001.43	12 086 0001.44	12 086 0001.45	12 086 0001.46	12 086 0002.04	12 086 0002.06	12 086 0002.11	12 086 0002.12	12 086 0002.13
12 086 0002.15	12 086 0002.16	12 086 0002.18	12 086 0002.19	12 086 0002.20	12 086 0002.21	12 086 0002.22	12 086 0002.23	12 086 0002.24	12 086 0002.25
12 086 0002.26	12 086 0002.27	12 086 0002.28	12 086 0003.02	12 086 0003.06	12 086 0003.07	12 086 0003.08	12 086 0003.09	12 086 0003.10	12 086 0003.11
12 086 0003.12	12 086 0004.02	12 086 0004.05	12 086 0004.08	12 086 0004.09	12 086 0004.10	12 086 0004.11	12 086 0004.13	12 086 0004.14	12 086 0004.15
12 086 0004.16	12 086 0004.17	12 086 0004.18	12 086 0004.19	12 086 0004.20	12 086 0005.04	12 086 0005.05	12 086 0005.06	12 086 0005.07	12 086 0005.08
12 086 0005.09	12 086 0006.01	12 086 0006.02	12 086 0006.03	12 086 0006.05	12 086 0006.07	12 086 0006.09	12 086 0006.10	12 086 0006.11	12 086 0006.12
12 086 0007.05	12 086 0007.10	12 086 0007.11	12 086 0007.12	12 086 0007.13	12 086 0007.14	12 086 0007.15	12 086 0007.16	12 086 0007.17	12 086 0007.18
12 086 0007.19	12 086 0007.20	12 086 0008.04	12 086 0008.05	12 086 0008.06	12 086 0008.07	12 086 0008.08	12 086 0009.03	12 086 0009.04	12 086 0009.05
12 086 0009.06	12 086 0009.07	12 086 0009.08	12 086 0010.03	12 086 0010.04	12 086 0010.05	12 086 0010.06	12 086 0010.07	12 086 0010.08	12 086 0011.01
12 086 0011.02	12 086 0011.03	12 086 0011.04	12 086 0012.04	12 086 0012.05	12 086 0012.06	12 086 0012.07	12 086 0012.08	12 086 0012.09	12 086 0013.01
12 086 0013.02	12 086 0014.01	12 086 0014.02	12 086 0015.01	12 086 0015.02	12 086 0016.03	12 086 0016.05	12 086 0016.06	12 086 0016.07	12 086 0016.08
12 086 0017.01	12 086 0017.02	12 086 0017.04	12 086 0017.05	12 086 0018.01	12 086 0018.02	12 086 0018.03	12 086 0019.01	12 086 0019.03	12 086 0019.04
12 086 0020.01	12 086 0020.03	12 086 0020.04	12 086 0021.00	12 086 0022.01	12 086 0022.02	12 086 0023.00	12 086 0024.02	12 086 0024.03	12 086 0024.04
12 086 0025.01	12 086 0025.02	12 086 0026.00	12 086 0027.02	12 086 0027.05	12 086 0027.07	12 086 0027.08	12 086 0027.09	12 086 0027.10	12 086 0028.00
12 086 0029.00	12 086 0030.01	12 086 0030.04	12 086 0030.05	12 086 0030.06	12 086 0031.00	12 086 0034.00	12 086 0036.03	12 086 0036.04	12 086 0036.05
12 086 0036.06	12 086 0036.07	12 086 0037.03	12 086 0037.04	12 086 0037.05	12 086 0037.06	12 086 0037.07	12 086 0037.08	12 086 0037.09	12 086 0037.10
12 086 0038.01	12 086 0038.03	12 086 0038.04	12 086 0039.06	12 086 0039.09	12 086 0039.11	12 086 0039.12	12 086 0039.13	12 086 0039.14	12 086 0039.15
12 086 0039.16	12 086 0039.17	12 086 0039.18	12 086 0039.19	12 086 0039.21	12 086 0039.22	12 086 0040.00	12 086 0041.02	12 086 0041.03	12 086 0041.05
12 086 0041.06	12 086 0042.04	12 086 0042.05	12 086 0042.06	12 086 0042.07	12 086 0042.08	12 086 0043.01	12 086 0043.03	12 086 0043.04	12 086 0044.03
12 086 0044.04	12 086 0044.05	12 086 0044.06	12 086 0045.00	12 086 0046.02	12 086 0046.05	12 086 0046.07	12 086 0046.08	12 086 0047.01	12 086 0047.03
12 086 0047.04	12 086 0047.05	12 086 0049.01	12 086 0049.03	12 086 0049.04	12 086 0050.02	12 086 0050.03	12 086 0050.04	12 086 0051.02	12 086 0051.03
12 086 0051.04	12 086 0052.01	12 086 0052.02	12 086 0053.03	12 086 0053.04	12 086 0053.05	12 086 0053.06	12 086 0054.03	12 086 0054.05	12 086 0054.06
12 086 0054.07	12 086 0054.09	12 086 0054.10	12 086 0055.03	12 086 0055.04	12 086 0055.05	12 086 0055.06	12 086 0056.00	12 086 0057.01	12 086 0057.05
12 086 0057.06	12 086 0057.07	12 086 0057.08	12 086 0058.03	12 086 0058.04	12 086 0058.05	12 086 0058.06	12 086 0059.01	12 086 0059.02	12 086 0059.03

12 086 0059.04	12 086 0060.02	12 086 0060.03	12 086 0060.04	12 086 0061.03	12 086 0061.04	12 086 0061.05	12 086 0061.06	12 086 0062.01	12 086 0062.03
12 086 0062.05	12 086 0062.06	12 086 0063.02	12 086 0063.03	12 086 0063.04	12 086 0064.01	12 086 0064.02	12 086 0064.03	12 086 0065.01	12 086 0065.03
12 086 0065.04	12 086 0066.03	12 086 0066.04	12 086 0066.05	12 086 0066.06	12 086 0066.07	12 086 0066.08	12 086 0067.05	12 086 0067.06	12 086 0067.07
12 086 0067.09	12 086 0067.13	12 086 0067.14	12 086 0067.15	12 086 0067.16	12 086 0067.17	12 086 0067.18	12 086 0067.19	12 086 0067.20	12 086 0067.21
12 086 0067.22	12 086 0068.01	12 086 0068.02	12 086 0069.01	12 086 0069.02	12 086 0070.03	12 086 0070.04	12 086 0070.05	12 086 0070.06	12 086 0070.07
12 086 0071.01	12 086 0071.03	12 086 0071.04	12 086 0072.00	12 086 0073.00	12 086 0074.01	12 086 0074.02	12 086 0074.03	12 086 0075.01	12 086 0075.03
12 086 0076.01	12 086 0076.03	12 086 0076.05	12 086 0076.07	12 086 0076.08	12 086 0076.09	12 086 0076.10	12 086 0077.04	12 086 0077.05	12 086 0077.06
12 086 0077.07	12 086 0077.08	12 086 0077.09	12 086 0078.01	12 086 0078.05	12 086 0078.06	12 086 0078.07	12 086 0078.08	12 086 0078.09	12 086 0079.01
12 086 0079.02	12 086 0080.00	12 086 0081.01	12 086 0081.02	12 086 0082.02	12 086 0082.05	12 086 0082.06	12 086 0082.07	12 086 0082.08	12 086 0082.09
12 086 0083.05	12 086 0083.08	12 086 0083.09	12 086 0083.10	12 086 0083.11	12 086 0083.12	12 086 0083.13	12 086 0083.14	12 086 0083.15	12 086 0084.09
12 086 0084.15	12 086 0084.16	12 086 0084.18	12 086 0084.19	12 086 0084.20	12 086 0084.21	12 086 0084.22	12 086 0084.23	12 086 0084.24	12 086 0084.25
12 086 0084.26	12 086 0084.27	12 086 0084.28	12 086 0084.29	12 086 0084.30	12 086 0084.31	12 086 0085.02	12 086 0085.03	12 086 0085.04	12 086 0086.01
12 086 0086.03	12 086 0086.04	12 086 0087.02	12 086 0087.03	12 086 0087.04	12 086 0088.05	12 086 0088.06	12 086 0088.07	12 086 0088.08	12 086 0088.09
12 086 0088.10	12 086 0089.04	12 086 0089.06	12 086 0089.07	12 086 0089.08	12 086 0089.09	12 086 0089.10	12 086 0089.11	12 086 0090.10	12 086 0090.14
12 086 0090.15	12 086 0090.20	12 086 0090.21	12 086 0090.22	12 086 0090.24	12 086 0090.26	12 086 0090.27	12 086 0090.28	12 086 0090.29	12 086 0090.30
12 086 0090.31	12 086 0090.39	12 086 0090.40	12 086 0090.43	12 086 0090.44	12 086 0090.48	12 086 0090.49	12 086 0090.50	12 086 0090.51	12 086 0090.52
12 086 0090.53	12 086 0090.54	12 086 0090.55	12 086 0090.56	12 086 0090.57	12 086 0090.58	12 086 0090.59	12 086 0090.60	12 086 0090.61	12 086 0090.62
12 086 0090.63	12 086 0090.64	12 086 0090.65	12 086 0090.66	12 086 0091.01	12 086 0091.02	12 086 0092.00	12 086 0093.05	12 086 0093.12	12 086 0093.14
12 086 0093.15	12 086 0093.16	12 086 0093.17	12 086 0093.18	12 086 0093.19	12 086 0093.20	12 086 0093.21	12 086 0093.22	12 086 0093.23	12 086 0093.24
12 086 0093.25	12 086 0093.26	12 086 0093.27	12 086 0094.01	12 086 0094.02	12 086 0095.03	12 086 0095.04	12 086 0095.05	12 086 0095.06	12 086 0096.01
12 086 0096.02	12 086 0097.03	12 086 0097.04	12 086 0097.05	12 086 0097.06	12 086 0098.03	12 086 0098.04	12 086 0098.06	12 086 0098.09	12 086 0098.10
12 086 0098.11	12 086 0098.12	12 086 0099.03	12 086 0099.04	12 086 0099.05	12 086 0099.06	12 086 0099.07	12 086 0099.08	12 086 0099.09	12 086 0100.10
12 086 0100.12	12 086 0100.13	12 086 0100.15	12 086 0100.16	12 086 0100.17	12 086 0100.18	12 086 0100.19	12 086 0100.20	12 086 0100.21	12 086 0100.22
12 086 0100.23	12 086 0100.24	12 086 0100.25	12 086 0100.26	12 086 0101.93	12 086 0101.98	12 086 0102.01	12 086 0102.05	12 086 0102.07	12 086 0102.08
12 086 0102.09	12 086 0102.11	12 086 0102.12	12 086 0102.13	12 086 0102.14	12 086 0103.01	12 086 0103.02	12 086 0103.03	12 086 0104.00	12 086 0105.01
12 086 0105.02	12 086 0106.04	12 086 0106.08	12 086 0106.09	12 086 0106.10	12 086 0106.13	12 086 0106.18	12 086 0106.19	12 086 0106.20	12 086 0106.21
12 086 0106.22	12 086 0106.23	12 086 0106.24	12 086 0106.25	12 086 0106.26	12 086 0107.05	12 086 0107.06	12 086 0107.07	12 086 0107.08	12 086 0107.09
12 086 0107.10	12 086 0108.03	12 086 0108.04	12 086 0108.05	12 086 0108.06	12 086 0109.00	12 086 0110.03	12 086 0110.08	12 086 0110.09	12 086 0110.10
12 086 0110.11	12 086 0110.12	12 086 0110.13	12 086 0110.14	12 086 0110.15	12 086 0111.03	12 086 0111.04	12 086 0111.05	12 086 0111.06	12 086 0112.03
12 086 0112.04	12 086 0112.05	12 086 0112.06	12 086 0113.01	12 086 0113.02	12 086 0114.05	12 086 0114.06	12 086 0114.07	12 086 0114.08	12 086 0114.09
12 086 0114.10	12 086 0114.11	12 086 0114.12	12 086 0115.00	12 086 0116.01	12 086 0116.02	12 086 0117.01	12 086 0117.02	12 086 0118.00	12 086 0119.00
12 086 0120.01	12 086 0120.02	12 086 0121.01	12 086 0121.02	12 086 0121.03	12 086 0121.04	12 086 0121.05	12 086 0122.00	12 086 0123.01	12 086 0123.02
12 086 0124.01	12 086 0124.02	12 086 0124.03	12 086 0125.01	12 086 0125.02	12 086 0126.01	12 086 0126.02	12 086 0127.01	12 086 0127.02	12 086 0128.01
12 086 0128.02	12 086 0129.00	12 086 0130.00	12 086 0131.00	12 086 0132.01	12 086 0132.02	12 086 0133.01	12 086 0133.02	12 086 0134.00	12 086 0135.00
12 086 0136.00	12 086 0137.00	12 086 0138.01	12 086 0138.02	12 086 0139.00	12 086 0141.00	12 086 0142.00	12 086 0143.00	12 086 0144.00	12 086 0145.00
12 086 0146.01	12 086 0146.02	12 086 0147.01	12 086 0147.02	12 086 0148.00	12 086 0149.00	12 086 0150.01	12 086 0150.02	12 086 0151.01	12 086 0151.02
12 086 0151.03	12 086 0152.01	12 086 0152.02	12 086 0153.00	12 086 0154.00	12 086 0155.01	12 086 0155.02	12 086 0156.00	12 086 0157.00	12 086 0158.00
12 086 0159.00	12 086 0160.00	12 086 0161.00	12 086 0162.00	12 086 0163.00	12 086 0164.01	12 086 0164.02	12 086 0165.01	12 086 0165.02	12 086 0166.00
12 086 0167.00	12 086 0168.00	12 086 0169.00	12 086 0170.00	12 086 0171.01	12 086 0171.02	12 086 0172.00	12 086 0173.00	12 086 0174.01	12 086 0174.02
12 086 0175.00	12 086 0176.00	12 086 0177.00	12 086 0178.00	12 086 0179.01	12 086 0179.02	12 086 0180.01	12 086 0180.02	12 086 0180.03	12 086 0181.00
12 086 0182.00	12 086 0183.00	12 086 0184.00	12 086 0185.00	12 086 0186.01	12 086 0186.02	12 086 0187.00	12 086 0188.01	12 086 0188.02	12 086 0188.03
12 086 0189.01	12 086 0189.02	12 086 0190.00	12 086 0191.00	12 086 0192.00	12 086 0193.01	12 086 0193.02	12 086 0194.01	12 086 0194.02	12 086 0195.01
12 086 0195.02	12 086 0196.00	12 086 0197.00	12 086 0198.01	12 086 0198.02	12 086 0199.01	12 086 0199.02	12 086 0200.01	12 086 0200.02	12 086 0201.00
12 086 0202.00	12 086 0203.00	12 086 4901.00	12 086 9801.00	12 086 9802.00	12 086 9803.00	12 086 9804.00	12 086 9805.00	12 086 9806.00	12 086 9807.00
12 086 9808.00	12 086 9809.00	12 086 9810.00	12 086 9811.00	12 086 9812.00	12 086 9813.00	12 086 9900.00			

FLORIDA (12) - PALM BEACH COUNTY (099) - 373 Tracts

12 099 0001.02	12 099 0001.03	12 099 0001.04	12 099 0002.02	12 099 0002.04	12 099 0002.08	12 099 0002.10	12 099 0002.11	12 099 0002.13	12 099 0002.14
12 099 0002.16	12 099 0002.17	12 099 0002.18	12 099 0002.19	12 099 0002.20	12 099 0002.21	12 099 0002.22	12 099 0002.23	12 099 0003.01	12 099 0003.03

12 099 0003.04	12 099 0004.05	12 099 0004.06	12 099 0004.07	12 099 0004.08	12 099 0004.10	12 099 0005.05	12 099 0005.07	12 099 0005.09	12 099 0005.12
12 099 0005.13	12 099 0006.00	12 099 0007.02	12 099 0007.03	12 099 0008.03	12 099 0008.05	12 099 0009.02	12 099 0009.03	12 099 0009.04	12 099 0009.05
12 099 0010.02	12 099 0010.03	12 099 0010.04	12 099 0011.01	12 099 0011.02	12 099 0012.00	12 099 0013.01	12 099 0013.02	12 099 0014.02	12 099 0014.03
12 099 0014.04	12 099 0015.00	12 099 0016.00	12 099 0017.00	12 099 0018.01	12 099 0018.02	12 099 0019.04	12 099 0019.07	12 099 0019.09	12 099 0019.10
12 099 0019.11	12 099 0019.12	12 099 0019.13	12 099 0019.16	12 099 0019.17	12 099 0019.18	12 099 0019.19	12 099 0019.20	12 099 0019.21	12 099 0020.05
12 099 0020.06	12 099 0021.00	12 099 0022.00	12 099 0023.00	12 099 0024.00	12 099 0026.00	12 099 0027.01	12 099 0027.02	12 099 0027.03	12 099 0028.00
12 099 0029.00	12 099 0030.00	12 099 0031.01	12 099 0031.02	12 099 0032.01	12 099 0032.02	12 099 0033.00	12 099 0034.00	12 099 0035.07	12 099 0035.12
12 099 0035.13	12 099 0035.14	12 099 0036.00	12 099 0037.00	12 099 0038.01	12 099 0038.02	12 099 0039.01	12 099 0039.02	12 099 0040.05	12 099 0040.07
12 099 0040.08	12 099 0040.09	12 099 0040.10	12 099 0040.11	12 099 0040.12	12 099 0040.13	12 099 0041.01	12 099 0041.02	12 099 0042.03	12 099 0042.04
12 099 0042.05	12 099 0042.06	12 099 0042.07	12 099 0043.00	12 099 0044.01	12 099 0044.02	12 099 0045.00	12 099 0046.01	12 099 0046.02	12 099 0047.02
12 099 0047.04	12 099 0047.05	12 099 0047.06	12 099 0048.10	12 099 0048.13	12 099 0048.15	12 099 0048.16	12 099 0048.17	12 099 0048.18	12 099 0048.19
12 099 0048.20	12 099 0048.21	12 099 0048.22	12 099 0048.23	12 099 0049.02	12 099 0049.03	12 099 0049.04	12 099 0050.00	12 099 0051.01	12 099 0051.02
12 099 0052.02	12 099 0052.03	12 099 0052.04	12 099 0053.00	12 099 0054.11	12 099 0054.12	12 099 0054.13	12 099 0055.01	12 099 0055.02	12 099 0056.01
12 099 0056.02	12 099 0057.02	12 099 0057.03	12 099 0057.04	12 099 0058.07	12 099 0058.10	12 099 0058.11	12 099 0058.12	12 099 0058.13	12 099 0058.14
12 099 0058.15	12 099 0058.18	12 099 0058.19	12 099 0058.20	12 099 0058.21	12 099 0059.16	12 099 0059.17	12 099 0059.18	12 099 0059.21	12 099 0059.22
12 099 0059.23	12 099 0059.26	12 099 0059.30	12 099 0059.31	12 099 0059.33	12 099 0059.34	12 099 0059.36	12 099 0059.37	12 099 0059.38	12 099 0059.39
12 099 0059.40	12 099 0059.42	12 099 0059.43	12 099 0059.44	12 099 0059.45	12 099 0059.46	12 099 0059.47	12 099 0059.49	12 099 0059.50	12 099 0059.51
12 099 0059.52	12 099 0059.53	12 099 0059.54	12 099 0059.55	12 099 0059.57	12 099 0059.58	12 099 0059.59	12 099 0059.60	12 099 0059.61	12 099 0060.05
12 099 0060.06	12 099 0060.07	12 099 0060.08	12 099 0060.09	12 099 0060.10	12 099 0060.11	12 099 0060.12	12 099 0061.00	12 099 0062.01	12 099 0062.02
12 099 0062.03	12 099 0063.01	12 099 0063.02	12 099 0064.01	12 099 0064.02	12 099 0065.01	12 099 0065.02	12 099 0066.02	12 099 0066.04	12 099 0066.06
12 099 0066.07	12 099 0067.00	12 099 0068.01	12 099 0068.02	12 099 0069.06	12 099 0069.07	12 099 0069.08	12 099 0069.09	12 099 0069.10	12 099 0069.11
12 099 0069.12	12 099 0070.05	12 099 0070.06	12 099 0070.07	12 099 0070.08	12 099 0070.09	12 099 0070.10	12 099 0070.11	12 099 0070.12	12 099 0070.13
12 099 0071.00	12 099 0072.02	12 099 0072.04	12 099 0072.05	12 099 0072.06	12 099 0072.07	12 099 0072.08	12 099 0073.01	12 099 0073.02	12 099 0074.07
12 099 0074.10	12 099 0074.12	12 099 0074.14	12 099 0074.20	12 099 0074.21	12 099 0075.01	12 099 0075.04	12 099 0075.05	12 099 0076.03	12 099 0076.04
12 099 0076.05	12 099 0076.10	12 099 0076.12	12 099 0076.13	12 099 0076.14	12 099 0076.15	12 099 0076.16	12 099 0076.19	12 099 0076.20	12 099 0076.21
12 099 0076.22	12 099 0076.23	12 099 0076.24	12 099 0077.05	12 099 0077.10	12 099 0077.16	12 099 0077.21	12 099 0077.23	12 099 0077.24	12 099 0077.25
12 099 0077.30	12 099 0077.31	12 099 0077.32	12 099 0077.35	12 099 0077.36	12 099 0077.38	12 099 0077.39	12 099 0077.40	12 099 0077.41	12 099 0077.42
12 099 0077.43	12 099 0077.46	12 099 0077.47	12 099 0077.48	12 099 0077.49	12 099 0077.50	12 099 0077.51	12 099 0077.52	12 099 0077.54	12 099 0077.57
12 099 0077.58	12 099 0077.59	12 099 0077.63	12 099 0077.64	12 099 0077.66	12 099 0077.67	12 099 0077.68	12 099 0077.69	12 099 0077.70	12 099 0077.71
12 099 0077.72	12 099 0077.73	12 099 0077.74	12 099 0077.75	12 099 0077.76	12 099 0077.77	12 099 0077.78	12 099 0077.79	12 099 0077.80	12 099 0078.05
12 099 0078.12	12 099 0078.13	12 099 0078.14	12 099 0078.18	12 099 0078.20	12 099 0078.21	12 099 0078.23	12 099 0078.30	12 099 0078.31	12 099 0078.32
12 099 0078.33	12 099 0078.34	12 099 0078.35	12 099 0078.37	12 099 0078.38	12 099 0078.40	12 099 0078.41	12 099 0078.42	12 099 0078.43	12 099 0078.44
12 099 0078.45	12 099 0078.46	12 099 0078.47	12 099 0078.48	12 099 0078.49	12 099 0078.50	12 099 0078.51	12 099 0078.52	12 099 0078.53	12 099 0079.09
12 099 0079.13	12 099 0079.14	12 099 0079.15	12 099 0079.16	12 099 0079.17	12 099 0079.18	12 099 0079.19	12 099 0080.01	12 099 0080.02	12 099 0081.01
12 099 0081.02	12 099 0082.01	12 099 0082.02	12 099 0082.03	12 099 0083.01	12 099 0083.02	12 099 9800.00	12 099 9801.00	12 099 9802.00	12 099 9804.00
12 099 9805.00	12 099 9900.00	12 099 9901.00							

FLORIDA (12) - COLLIER COUNTY (021) - 109 Tracts

12 021 0001.01	12 021 0001.02	12 021 0002.00	12 021 0003.01	12 021 0003.02	12 021 0004.01	12 021 0004.02	12 021 0005.00	12 021 0006.00	12 021 0007.00
12 021 0101.02	12 021 0101.07	12 021 0101.08	12 021 0101.09	12 021 0101.10	12 021 0101.11	12 021 0101.12	12 021 0101.13	12 021 0101.14	12 021 0102.05
12 021 0102.08	12 021 0102.09	12 021 0102.10	12 021 0102.11	12 021 0102.13	12 021 0102.15	12 021 0102.16	12 021 0102.17	12 021 0103.00	12 021 0104.01
12 021 0104.08	12 021 0104.11	12 021 0104.16	12 021 0104.19	12 021 0104.20	12 021 0104.21	12 021 0104.22	12 021 0104.23	12 021 0104.24	12 021 0104.25
12 021 0104.26	12 021 0104.27	12 021 0104.28	12 021 0104.29	12 021 0104.30	12 021 0104.31	12 021 0104.32	12 021 0104.33	12 021 0104.34	12 021 0104.35
12 021 0104.36	12 021 0104.37	12 021 0104.38	12 021 0105.08	12 021 0105.11	12 021 0105.12	12 021 0105.13	12 021 0105.14	12 021 0105.15	12 021 0105.16
12 021 0105.17	12 021 0105.18	12 021 0105.19	12 021 0105.20	12 021 0106.01	12 021 0106.02	12 021 0106.04	12 021 0106.05	12 021 0106.06	12 021 0107.01
12 021 0107.02	12 021 0108.01	12 021 0108.04	12 021 0108.05	12 021 0108.06	12 021 0108.07	12 021 0108.08	12 021 0109.02	12 021 0109.04	12 021 0109.05
12 021 0109.06	12 021 0109.07	12 021 0110.03	12 021 0111.03	12 021 0111.07	12 021 0111.08	12 021 0111.09	12 021 0111.10	12 021 0111.11	12 021 0111.12
12 021 0111.13	12 021 0111.14	12 021 0112.04	12 021 0112.05	12 021 0112.06	12 021 0112.07	12 021 0112.08	12 021 0112.09	12 021 0112.10	12 021 0112.11
12 021 0112.12	12 021 0112.13	12 021 0112.14	12 021 0113.03	12 021 0113.04	12 021 0113.05	12 021 0113.06	12 021 0114.00	12 021 9900.00	

CONNECTICUT (09) - SOUTH CENTRAL CONNECTICUT PLANNING REGION (170) - 136 Tracts

09 170 1401.01	09 170 1401.02	09 170 1402.00	09 170 1403.00	09 170 1404.00	09 170 1405.00	09 170 1406.00	09 170 1407.00	09 170 1408.00	09 170 1409.00
09 170 1410.00	09 170 1411.00	09 170 1412.00	09 170 1413.01	09 170 1414.00	09 170 1415.00	09 170 1416.00	09 170 1418.00	09 170 1419.00	09 170 1420.00
09 170 1421.00	09 170 1422.00	09 170 1423.00	09 170 1424.00	09 170 1425.00	09 170 1426.01	09 170 1426.04	09 170 1426.05	09 170 1427.00	09 170 1428.00
09 170 1501.00	09 170 1502.00	09 170 1503.00	09 170 1504.00	09 170 1505.00	09 170 1506.00	09 170 1507.00	09 170 1508.00	09 170 1509.00	09 170 1510.00
09 170 1511.00	09 170 1512.00	09 170 1541.01	09 170 1541.02	09 170 1542.00	09 170 1545.00	09 170 1546.00	09 170 1547.00	09 170 1548.00	09 170 1549.00
09 170 1550.00	09 170 1551.00	09 170 1571.00	09 170 1572.00	09 170 1573.00	09 170 1574.00	09 170 1601.00	09 170 1602.00	09 170 1611.00	09 170 1651.00
09 170 1652.00	09 170 1653.00	09 170 1654.00	09 170 1655.00	09 170 1656.00	09 170 1657.00	09 170 1658.01	09 170 1658.02	09 170 1659.00	09 170 1660.02
09 170 1660.03	09 170 1660.04	09 170 1671.01	09 170 1671.02	09 170 1672.01	09 170 1672.02	09 170 1673.01	09 170 1701.00	09 170 1702.00	09 170 1703.00
09 170 1704.00	09 170 1705.00	09 170 1706.00	09 170 1707.00	09 170 1708.00	09 170 1709.00	09 170 1710.00	09 170 1711.00	09 170 1712.01	09 170 1712.02
09 170 1713.00	09 170 1714.00	09 170 1715.00	09 170 1716.00	09 170 1717.00	09 170 1751.00	09 170 1752.00	09 170 1753.00	09 170 1754.00	09 170 1755.01
09 170 1755.02	09 170 1756.00	09 170 1757.00	09 170 1758.00	09 170 1759.00	09 170 1760.00	09 170 1801.01	09 170 1801.02	09 170 1802.00	09 170 1803.00
09 170 1804.00	09 170 1805.00	09 170 1806.01	09 170 1806.02	09 170 1841.01	09 170 1842.00	09 170 1843.00	09 170 1844.00	09 170 1845.00	09 170 1846.00
09 170 1847.00	09 170 1861.00	09 170 1862.00	09 170 1901.00	09 170 1902.00	09 170 1903.01	09 170 1903.02	09 170 1903.03	09 170 1941.01	09 170 1941.02
09 170 1942.01	09 170 1942.02	09 170 3614.01	09 170 3614.02	09 170 3615.00	09 170 9900.00				

NEW JERSEY (34) - BERGEN COUNTY (003) - 203 Tracts

34 003 0010.01	34 003 0010.02	34 003 0021.00	34 003 0022.00	34 003 0023.00	34 003 0031.00	34 003 0032.00	34 003 0033.00	34 003 0034.01	34 003 0034.02
34 003 0035.00	34 003 0040.01	34 003 0040.02	34 003 0050.00	34 003 0061.01	34 003 0061.02	34 003 0062.01	34 003 0062.02	34 003 0063.01	34 003 0063.02
34 003 0070.01	34 003 0070.02	34 003 0080.01	34 003 0080.02	34 003 0091.00	34 003 0092.00	34 003 0101.00	34 003 0102.00	34 003 0103.00	34 003 0111.00
34 003 0112.00	34 003 0113.00	34 003 0114.00	34 003 0120.01	34 003 0120.02	34 003 0130.02	34 003 0130.03	34 003 0130.04	34 003 0140.00	34 003 0151.00
34 003 0152.00	34 003 0153.00	34 003 0154.01	34 003 0154.02	34 003 0155.00	34 003 0160.00	34 003 0171.01	34 003 0171.02	34 003 0172.00	34 003 0173.01
34 003 0173.02	34 003 0174.00	34 003 0175.01	34 003 0175.02	34 003 0181.01	34 003 0181.02	34 003 0182.00	34 003 0191.02	34 003 0191.03	34 003 0191.04
34 003 0192.02	34 003 0192.03	34 003 0192.04	34 003 0193.03	34 003 0193.04	34 003 0193.05	34 003 0193.06	34 003 0201.00	34 003 0202.00	34 003 0211.01
34 003 0211.02	34 003 0212.00	34 003 0213.00	34 003 0214.00	34 003 0215.00	34 003 0216.00	34 003 0221.00	34 003 0222.00	34 003 0231.00	34 003 0232.01
34 003 0232.02	34 003 0233.01	34 003 0233.03	34 003 0233.04	34 003 0234.01	34 003 0234.02	34 003 0235.01	34 003 0235.02	34 003 0236.01	34 003 0236.02
34 003 0241.00	34 003 0242.00	34 003 0251.00	34 003 0252.00	34 003 0261.00	34 003 0262.00	34 003 0270.00	34 003 0280.01	34 003 0280.02	34 003 0291.00
34 003 0292.00	34 003 0301.00	34 003 0302.01	34 003 0302.02	34 003 0303.00	34 003 0304.01	34 003 0304.02	34 003 0311.00	34 003 0312.00	34 003 0313.00
34 003 0314.00	34 003 0321.02	34 003 0321.03	34 003 0321.04	34 003 0322.01	34 003 0322.02	34 003 0331.00	34 003 0332.00	34 003 0333.00	34 003 0340.01
34 003 0340.02	34 003 0351.00	34 003 0352.00	34 003 0361.00	34 003 0362.00	34 003 0371.00	34 003 0372.01	34 003 0372.03	34 003 0372.04	34 003 0381.00
34 003 0382.00	34 003 0383.00	34 003 0391.00	34 003 0392.00	34 003 0393.00	34 003 0400.01	34 003 0400.02	34 003 0411.00	34 003 0412.00	34 003 0413.01
34 003 0413.02	34 003 0421.01	34 003 0421.02	34 003 0423.01	34 003 0423.02	34 003 0424.00	34 003 0425.00	34 003 0430.01	34 003 0430.02	34 003 0441.00
34 003 0442.01	34 003 0442.02	34 003 0451.01	34 003 0451.02	34 003 0452.00	34 003 0461.00	34 003 0462.00	34 003 0463.00	34 003 0471.00	34 003 0472.00
34 003 0473.00	34 003 0474.00	34 003 0475.00	34 003 0481.00	34 003 0482.00	34 003 0490.01	34 003 0490.02	34 003 0500.00	34 003 0511.00	34 003 0512.00
34 003 0513.00	34 003 0514.00	34 003 0521.00	34 003 0522.00	34 003 0531.00	34 003 0532.01	34 003 0532.02	34 003 0541.01	34 003 0541.02	34 003 0542.00
34 003 0543.00	34 003 0544.00	34 003 0545.00	34 003 0546.01	34 003 0546.02	34 003 0551.00	34 003 0552.01	34 003 0552.02	34 003 0561.00	34 003 0562.00
34 003 0571.01	34 003 0571.02	34 003 0572.00	34 003 0581.00	34 003 0582.00	34 003 0591.00	34 003 0592.00	34 003 0600.01	34 003 0600.02	34 003 0611.00
34 003 0612.00	34 003 0613.00	34 003 0614.00							

NEW JERSEY (34) - ESSEX COUNTY (013) - 211 Tracts

34 013 0001.00	34 013 0002.00	34 013 0003.00	34 013 0004.00	34 013 0005.00	34 013 0006.00	34 013 0007.00	34 013 0008.00	34 013 0009.00	34 013 0010.00
34 013 0011.00	34 013 0013.00	34 013 0014.00	34 013 0015.00	34 013 0016.00	34 013 0017.00	34 013 0018.00	34 013 0019.00	34 013 0020.00	34 013 0021.00
34 013 0022.02	34 013 0022.03	34 013 0022.04	34 013 0023.00	34 013 0024.00	34 013 0025.00	34 013 0026.00	34 013 0028.00	34 013 0031.00	34 013 0035.00
34 013 0037.00	34 013 0038.00	34 013 0039.00	34 013 0041.00	34 013 0042.00	34 013 0043.00	34 013 0044.00	34 013 0045.00	34 013 0046.00	34 013 0047.00
34 013 0048.01	34 013 0048.02	34 013 0049.00	34 013 0050.00	34 013 0051.00	34 013 0052.00	34 013 0053.00	34 013 0054.00	34 013 0057.00	34 013 0062.00
34 013 0064.00	34 013 0066.00	34 013 0067.00	34 013 0068.00	34 013 0069.00	34 013 0070.00	34 013 0071.00	34 013 0072.00	34 013 0073.00	34 013 0074.00
34 013 0075.01	34 013 0075.02	34 013 0076.00	34 013 0077.00	34 013 0078.00	34 013 0079.00	34 013 0080.00	34 013 0081.00	34 013 0082.00	34 013 0087.00
34 013 0088.00	34 013 0089.00	34 013 0090.00	34 013 0091.00	34 013 0092.00	34 013 0093.00	34 013 0094.00	34 013 0095.00	34 013 0096.00	34 013 0097.00
34 013 0099.00	34 013 0100.00	34 013 0101.00	34 013 0102.00	34 013 0103.00	34 013 0104.00	34 013 0105.00	34 013 0106.00	34 013 0107.00	34 013 0108.00

34 013 0109.00	34 013 0111.00	34 013 0112.00	34 013 0113.00	34 013 0114.00	34 013 0115.00	34 013 0116.00	34 013 0117.00	34 013 0118.00	34 013 0119.00
34 013 0120.00	34 013 0121.00	34 013 0122.00	34 013 0123.00	34 013 0124.00	34 013 0125.00	34 013 0126.00	34 013 0127.00	34 013 0128.00	34 013 0129.00
34 013 0130.00	34 013 0131.00	34 013 0132.00	34 013 0133.00	34 013 0134.00	34 013 0135.00	34 013 0136.00	34 013 0137.00	34 013 0138.00	34 013 0139.00
34 013 0140.00	34 013 0141.00	34 013 0142.00	34 013 0143.00	34 013 0144.00	34 013 0145.00	34 013 0146.00	34 013 0147.00	34 013 0148.00	34 013 0149.00
34 013 0150.00	34 013 0151.00	34 013 0152.00	34 013 0153.00	34 013 0154.00	34 013 0155.00	34 013 0156.00	34 013 0157.00	34 013 0158.00	34 013 0159.00
34 013 0160.00	34 013 0161.00	34 013 0162.00	34 013 0163.00	34 013 0164.00	34 013 0165.00	34 013 0166.00	34 013 0167.00	34 013 0168.00	34 013 0169.00
34 013 0170.00	34 013 0171.00	34 013 0172.00	34 013 0173.01	34 013 0173.02	34 013 0174.00	34 013 0175.00	34 013 0176.00	34 013 0177.00	34 013 0178.00
34 013 0179.00	34 013 0180.00	34 013 0181.00	34 013 0182.00	34 013 0183.00	34 013 0184.00	34 013 0186.00	34 013 0187.00	34 013 0188.00	34 013 0189.00
34 013 0190.00	34 013 0191.00	34 013 0192.00	34 013 0193.00	34 013 0194.00	34 013 0195.00	34 013 0196.00	34 013 0197.00	34 013 0198.00	34 013 0199.00
34 013 0200.00	34 013 0201.00	34 013 0202.00	34 013 0203.00	34 013 0204.00	34 013 0205.00	34 013 0206.00	34 013 0207.00	34 013 0208.00	34 013 0209.01
34 013 0209.02	34 013 0210.00	34 013 0211.00	34 013 0212.00	34 013 0213.00	34 013 0214.00	34 013 0216.01	34 013 0216.02	34 013 0217.01	34 013 0217.02
34 013 0218.01	34 013 0218.02	34 013 0218.03	34 013 0227.00	34 013 0228.00	34 013 0229.00	34 013 0230.00	34 013 0231.00	34 013 0232.00	34 013 9801.00
34 013 9802.00									

NEW JERSEY (34) - HUDSON COUNTY (017) - 183 Tracts

34 017 0001.01	34 017 0001.02	34 017 0002.00	34 017 0003.00	34 017 0004.00	34 017 0005.00	34 017 0006.00	34 017 0007.00	34 017 0008.00	34 017 0009.02
34 017 0010.00	34 017 0011.00	34 017 0012.01	34 017 0012.02	34 017 0013.00	34 017 0014.00	34 017 0017.01	34 017 0018.00	34 017 0019.00	34 017 0020.01
34 017 0020.02	34 017 0022.00	34 017 0023.00	34 017 0024.00	34 017 0027.00	34 017 0028.00	34 017 0029.00	34 017 0030.00	34 017 0031.01	34 017 0031.02
34 017 0035.00	34 017 0040.00	34 017 0041.02	34 017 0041.03	34 017 0041.04	34 017 0042.00	34 017 0043.00	34 017 0044.00	34 017 0045.00	34 017 0046.00
34 017 0047.00	34 017 0048.00	34 017 0049.00	34 017 0052.00	34 017 0053.00	34 017 0054.00	34 017 0055.00	34 017 0056.00	34 017 0058.01	34 017 0058.02
34 017 0059.01	34 017 0059.02	34 017 0060.00	34 017 0061.01	34 017 0061.02	34 017 0062.00	34 017 0063.00	34 017 0064.00	34 017 0065.00	34 017 0066.00
34 017 0067.00	34 017 0068.00	34 017 0069.00	34 017 0070.01	34 017 0070.02	34 017 0071.00	34 017 0072.00	34 017 0073.00	34 017 0074.00	34 017 0075.00
34 017 0076.01	34 017 0076.02	34 017 0077.01	34 017 0077.02	34 017 0077.03	34 017 0078.00	34 017 0101.00	34 017 0102.00	34 017 0103.00	34 017 0104.00
34 017 0105.00	34 017 0106.01	34 017 0106.02	34 017 0107.01	34 017 0107.02	34 017 0108.00	34 017 0109.00	34 017 0110.00	34 017 0111.00	34 017 0112.00
34 017 0113.00	34 017 0114.00	34 017 0115.00	34 017 0116.00	34 017 0123.00	34 017 0124.00	34 017 0125.00	34 017 0126.00	34 017 0127.00	34 017 0128.00
34 017 0129.00	34 017 0130.00	34 017 0131.00	34 017 0132.00	34 017 0133.00	34 017 0134.00	34 017 0135.00	34 017 0136.00	34 017 0137.00	34 017 0138.00
34 017 0139.00	34 017 0140.00	34 017 0141.01	34 017 0141.02	34 017 0142.00	34 017 0143.00	34 017 0144.01	34 017 0144.02	34 017 0145.01	34 017 0145.02
34 017 0146.00	34 017 0147.00	34 017 0148.01	34 017 0148.02	34 017 0149.00	34 017 0150.01	34 017 0150.03	34 017 0150.04	34 017 0151.00	34 017 0152.01
34 017 0152.02	34 017 0153.00	34 017 0155.00	34 017 0156.00	34 017 0157.00	34 017 0158.01	34 017 0158.02	34 017 0159.00	34 017 0160.00	34 017 0161.00
34 017 0162.00	34 017 0163.00	34 017 0164.00	34 017 0165.00	34 017 0166.00	34 017 0167.00	34 017 0168.00	34 017 0169.00	34 017 0170.00	34 017 0171.00
34 017 0172.00	34 017 0173.00	34 017 0174.00	34 017 0175.00	34 017 0176.00	34 017 0177.00	34 017 0178.00	34 017 0179.00	34 017 0180.00	34 017 0181.00
34 017 0182.00	34 017 0183.01	34 017 0183.02	34 017 0184.01	34 017 0184.02	34 017 0185.01	34 017 0185.02	34 017 0186.00	34 017 0187.01	34 017 0187.02
34 017 0188.00	34 017 0189.00	34 017 0190.00	34 017 0191.00	34 017 0192.00	34 017 0193.00	34 017 0194.00	34 017 0198.00	34 017 0199.00	34 017 0200.00
34 017 0201.00	34 017 0324.00	34 017 9801.00							

NEW JERSEY (34) - HUNTERDON COUNTY (019) - 30 Tracts

34 019 0101.00	34 019 0102.01	34 019 0102.02	34 019 0103.00	34 019 0104.00	34 019 0105.00	34 019 0106.00	34 019 0107.01	34 019 0107.02	34 019 0108.01
34 019 0108.02	34 019 0109.00	34 019 0110.01	34 019 0110.03	34 019 0110.04	34 019 0111.00	34 019 0112.02	34 019 0112.03	34 019 0112.04	34 019 0113.01
34 019 0113.03	34 019 0113.04	34 019 0113.05	34 019 0113.06	34 019 0114.00	34 019 0115.00	34 019 0116.00	34 019 0117.00	34 019 0118.00	34 019 0119.00

NEW JERSEY (34) - MIDDLESEX COUNTY (023) - 192 Tracts

34 023 0001.01	34 023 0001.02	34 023 0002.00	34 023 0003.00	34 023 0004.01	34 023 0004.03	34 023 0004.04	34 023 0005.01	34 023 0005.03	34 023 0005.04
34 023 0006.03	34 023 0006.08	34 023 0006.09	34 023 0006.10	34 023 0007.01	34 023 0007.02	34 023 0008.01	34 023 0008.02	34 023 0009.01	34 023 0009.02
34 023 0010.01	34 023 0010.03	34 023 0010.04	34 023 0011.00	34 023 0012.00	34 023 0013.00	34 023 0014.09	34 023 0014.10	34 023 0014.11	34 023 0014.12
34 023 0014.13	34 023 0014.14	34 023 0014.15	34 023 0014.17	34 023 0014.18	34 023 0014.19	34 023 0015.02	34 023 0015.04	34 023 0015.05	34 023 0015.06
34 023 0016.00	34 023 0017.01	34 023 0017.02	34 023 0018.03	34 023 0018.04	34 023 0018.05	34 023 0018.06	34 023 0019.01	34 023 0019.02	34 023 0019.03
34 023 0020.00	34 023 0021.01	34 023 0021.02	34 023 0022.00	34 023 0023.01	34 023 0023.02	34 023 0024.01	34 023 0024.02	34 023 0025.00	34 023 0026.03
34 023 0026.04	34 023 0026.05	34 023 0027.01	34 023 0027.03	34 023 0028.05	34 023 0029.01	34 023 0029.02	34 023 0030.01	34 023 0030.02	34 023 0031.01
34 023 0031.02	34 023 0032.01	34 023 0032.03	34 023 0033.00	34 023 0034.01	34 023 0035.00	34 023 0036.01	34 023 0037.00	34 023 0038.01	34 023 0038.02

34 023 0040.00	34 023 0041.00	34 023 0042.00	34 023 0043.00	34 023 0044.00	34 023 0045.01	34 023 0045.02	34 023 0046.00	34 023 0047.00	34 023 0048.00
34 023 0049.00	34 023 0050.00	34 023 0051.00	34 023 0052.00	34 023 0053.00	34 023 0055.00	34 023 0056.01	34 023 0056.02	34 023 0057.00	34 023 0058.00
34 023 0060.01	34 023 0060.02	34 023 0061.01	34 023 0061.03	34 023 0061.04	34 023 0062.04	34 023 0062.05	34 023 0062.06	34 023 0062.07	34 023 0062.08
34 023 0062.09	34 023 0063.00	34 023 0064.03	34 023 0065.00	34 023 0066.01	34 023 0066.04	34 023 0066.05	34 023 0066.06	34 023 0066.07	34 023 0066.08
34 023 0067.01	34 023 0067.03	34 023 0068.00	34 023 0069.00	34 023 0070.00	34 023 0071.01	34 023 0071.02	34 023 0071.03	34 023 0072.02	34 023 0072.03
34 023 0073.01	34 023 0073.03	34 023 0073.05	34 023 0073.06	34 023 0074.02	34 023 0075.00	34 023 0076.00	34 023 0077.02	34 023 0077.03	34 023 0077.04
34 023 0078.01	34 023 0078.04	34 023 0078.05	34 023 0078.06	34 023 0079.05	34 023 0079.06	34 023 0079.07	34 023 0079.08	34 023 0079.09	34 023 0079.10
34 023 0079.11	34 023 0079.13	34 023 0079.14	34 023 0080.01	34 023 0081.01	34 023 0081.02	34 023 0081.03	34 023 0082.04	34 023 0082.05	34 023 0082.06
34 023 0082.07	34 023 0082.09	34 023 0082.10	34 023 0082.11	34 023 0082.12	34 023 0082.13	34 023 0082.14	34 023 0083.00	34 023 0084.03	34 023 0084.04
34 023 0084.05	34 023 0084.06	34 023 0085.01	34 023 0085.02	34 023 0085.04	34 023 0085.05	34 023 0085.06	34 023 0086.01	34 023 0086.02	34 023 0086.04
34 023 0086.05	34 023 0086.06	34 023 0087.00	34 023 0088.01	34 023 0090.00	34 023 0091.01	34 023 0092.00	34 023 0093.00	34 023 0094.00	34 023 9800.00
34 023 9801.00	34 023 9802.00								

NEW JERSEY (34) - MONMOUTH COUNTY (025) - 155 Tracts

34 025 8001.01	34 025 8001.02	34 025 8002.00	34 025 8004.00	34 025 8005.00	34 025 8006.01	34 025 8006.02	34 025 8007.01	34 025 8007.02	34 025 8008.00
34 025 8009.00	34 025 8010.00	34 025 8011.00	34 025 8012.00	34 025 8013.00	34 025 8014.00	34 025 8015.00	34 025 8016.00	34 025 8017.00	34 025 8018.00
34 025 8019.00	34 025 8020.00	34 025 8021.00	34 025 8022.00	34 025 8023.00	34 025 8024.00	34 025 8025.00	34 025 8026.00	34 025 8027.00	34 025 8028.00
34 025 8029.00	34 025 8030.00	34 025 8031.00	34 025 8032.01	34 025 8032.02	34 025 8033.00	34 025 8034.00	34 025 8035.00	34 025 8036.01	34 025 8036.02
34 025 8037.00	34 025 8038.00	34 025 8039.00	34 025 8041.00	34 025 8042.00	34 025 8046.00	34 025 8048.01	34 025 8048.02	34 025 8050.01	34 025 8051.00
34 025 8053.00	34 025 8054.00	34 025 8055.00	34 025 8056.00	34 025 8057.00	34 025 8058.00	34 025 8059.00	34 025 8060.00	34 025 8061.00	34 025 8062.01
34 025 8062.02	34 025 8063.00	34 025 8064.00	34 025 8065.01	34 025 8065.02	34 025 8065.03	34 025 8065.04	34 025 8066.00	34 025 8070.04	34 025 8070.05
34 025 8070.06	34 025 8071.00	34 025 8072.00	34 025 8073.00	34 025 8074.01	34 025 8074.02	34 025 8075.00	34 025 8076.00	34 025 8077.00	34 025 8078.00
34 025 8079.00	34 025 8080.01	34 025 8080.02	34 025 8081.00	34 025 8082.01	34 025 8082.02	34 025 8083.00	34 025 8084.01	34 025 8084.02	34 025 8085.01
34 025 8085.02	34 025 8086.00	34 025 8087.01	34 025 8087.02	34 025 8088.00	34 025 8089.01	34 025 8089.02	34 025 8090.00	34 025 8091.00	34 025 8092.00
34 025 8093.01	34 025 8093.02	34 025 8094.00	34 025 8095.03	34 025 8095.04	34 025 8095.05	34 025 8095.06	34 025 8096.00	34 025 8097.01	34 025 8097.03
34 025 8097.04	34 025 8099.01	34 025 8099.02	34 025 8099.03	34 025 8100.01	34 025 8100.02	34 025 8100.03	34 025 8100.04	34 025 8101.01	34 025 8101.02
34 025 8102.01	34 025 8102.02	34 025 8103.00	34 025 8104.01	34 025 8104.02	34 025 8105.01	34 025 8105.03	34 025 8105.04	34 025 8105.05	34 025 8106.00
34 025 8107.00	34 025 8108.00	34 025 8109.00	34 025 8110.00	34 025 8111.01	34 025 8111.02	34 025 8112.00	34 025 8113.01	34 025 8113.03	34 025 8113.04
34 025 8114.01	34 025 8114.02	34 025 8115.01	34 025 8115.02	34 025 8116.00	34 025 8119.00	34 025 8120.00	34 025 8121.00	34 025 8122.00	34 025 8123.00
34 025 8124.00	34 025 8125.01	34 025 8125.02	34 025 8126.00	34 025 9900.00					

NEW JERSEY (34) - MORRIS COUNTY (027) - 110 Tracts

34 027 0401.01	34 027 0401.02	34 027 0402.00	34 027 0403.01	34 027 0403.02	34 027 0404.00	34 027 0405.00	34 027 0406.00	34 027 0407.01	34 027 0407.02
34 027 0408.01	34 027 0408.03	34 027 0408.04	34 027 0408.05	34 027 0409.00	34 027 0410.00	34 027 0411.00	34 027 0412.00	34 027 0413.00	34 027 0414.00
34 027 0415.00	34 027 0416.02	34 027 0416.03	34 027 0416.04	34 027 0416.05	34 027 0416.06	34 027 0417.01	34 027 0417.02	34 027 0417.04	34 027 0417.05
34 027 0417.06	34 027 0418.01	34 027 0418.02	34 027 0418.03	34 027 0419.01	34 027 0419.02	34 027 0420.00	34 027 0421.00	34 027 0422.00	34 027 0423.01
34 027 0423.02	34 027 0425.00	34 027 0426.01	34 027 0426.02	34 027 0427.00	34 027 0428.00	34 027 0429.00	34 027 0430.00	34 027 0431.00	34 027 0432.00
34 027 0433.01	34 027 0433.02	34 027 0433.03	34 027 0434.01	34 027 0434.02	34 027 0435.00	34 027 0436.01	34 027 0436.02	34 027 0437.00	34 027 0438.01
34 027 0438.02	34 027 0439.00	34 027 0440.00	34 027 0441.01	34 027 0441.02	34 027 0442.00	34 027 0443.00	34 027 0444.01	34 027 0444.03	34 027 0444.04
34 027 0445.02	34 027 0445.03	34 027 0445.04	34 027 0446.01	34 027 0446.02	34 027 0447.01	34 027 0447.02	34 027 0448.00	34 027 0449.00	34 027 0450.00
34 027 0451.00	34 027 0452.00	34 027 0453.00	34 027 0454.02	34 027 0454.03	34 027 0454.04	34 027 0455.01	34 027 0455.03	34 027 0455.04	34 027 0456.03
34 027 0457.01	34 027 0457.03	34 027 0457.04	34 027 0458.04	34 027 0459.01	34 027 0459.03	34 027 0459.04	34 027 0460.00	34 027 0461.03	34 027 0461.04
34 027 0461.07	34 027 0461.08	34 027 0461.09	34 027 0461.10	34 027 0462.01	34 027 0462.02	34 027 0462.97	34 027 0462.98	34 027 0464.00	34 027 0465.00

NEW JERSEY (34) - OCEAN COUNTY (029) - 145 Tracts

34 029 7101.01	34 029 7101.02	34 029 7111.00	34 029 7112.00	34 029 7113.00	34 029 7114.00	34 029 7130.00	34 029 7131.00	34 029 7132.01	34 029 7132.02
34 029 7132.03	34 029 7133.00	34 029 7134.01	34 029 7134.02	34 029 7135.00	34 029 7136.00	34 029 7137.00	34 029 7138.00	34 029 7139.00	34 029 7140.00
34 029 7141.00	34 029 7142.00	34 029 7143.00	34 029 7150.01	34 029 7150.02	34 029 7152.01	34 029 7152.02	34 029 7153.01	34 029 7153.03	34 029 7153.04
34 029 7154.01	34 029 7154.03	34 029 7154.04	34 029 7155.01	34 029 7155.02	34 029 7155.03	34 029 7156.00	34 029 7157.01	34 029 7157.02	34 029 7158.00

34 029 7159.01	34 029 7159.02	34 029 7160.00	34 029 7170.01	34 029 7170.02	34 029 7171.01	34 029 7171.02	34 029 7172.00	34 029 7173.00	34 029 7174.00
34 029 7175.01	34 029 7175.02	34 029 7180.00	34 029 7200.01	34 029 7201.02	34 029 7201.04	34 029 7201.05	34 029 7201.06	34 029 7201.07	34 029 7202.02
34 029 7202.03	34 029 7202.04	34 029 7202.05	34 029 7202.06	34 029 7210.00	34 029 7220.01	34 029 7220.03	34 029 7220.04	34 029 7221.00	34 029 7222.00
34 029 7223.00	34 029 7224.01	34 029 7224.02	34 029 7225.00	34 029 7226.00	34 029 7227.01	34 029 7227.02	34 029 7228.00	34 029 7229.00	34 029 7230.00
34 029 7231.00	34 029 7232.00	34 029 7233.00	34 029 7234.00	34 029 7235.00	34 029 7236.00	34 029 7240.00	34 029 7250.01	34 029 7250.02	34 029 7251.00
34 029 7260.00	34 029 7270.01	34 029 7270.02	34 029 7280.01	34 029 7280.02	34 029 7280.03	34 029 7280.04	34 029 7290.00	34 029 7300.00	34 029 7310.01
34 029 7310.02	34 029 7311.01	34 029 7311.02	34 029 7311.03	34 029 7312.01	34 029 7312.02	34 029 7312.03	34 029 7312.04	34 029 7312.05	34 029 7312.06
34 029 7320.01	34 029 7320.03	34 029 7320.04	34 029 7321.01	34 029 7321.03	34 029 7321.04	34 029 7330.01	34 029 7330.02	34 029 7340.02	34 029 7340.03
34 029 7340.04	34 029 7340.05	34 029 7350.01	34 029 7350.03	34 029 7350.04	34 029 7351.01	34 029 7351.04	34 029 7351.05	34 029 7351.06	34 029 7360.01
34 029 7360.02	34 029 7361.01	34 029 7361.05	34 029 7361.06	34 029 7361.07	34 029 7370.00	34 029 7380.01	34 029 7380.02	34 029 7381.00	34 029 7390.00
34 029 7391.00	34 029 7392.00	34 029 9800.00	34 029 9801.00	34 029 9900.00					

NEW JERSEY (34) - PASSAIC COUNTY (031) - 120 Tracts

34 031 1165.00	34 031 1242.01	34 031 1242.02	34 031 1243.11	34 031 1243.12	34 031 1243.21	34 031 1243.22	34 031 1243.23	34 031 1244.02	34 031 1244.03
34 031 1244.04	34 031 1245.00	34 031 1246.01	34 031 1246.02	34 031 1247.00	34 031 1248.00	34 031 1249.00	34 031 1250.00	34 031 1251.00	34 031 1337.01
34 031 1337.02	34 031 1432.01	34 031 1432.02	34 031 1433.01	34 031 1433.02	34 031 1434.01	34 031 1434.02	34 031 1540.03	34 031 1540.04	34 031 1540.05
34 031 1540.06	34 031 1635.01	34 031 1635.02	34 031 1752.00	34 031 1753.01	34 031 1753.02	34 031 1754.01	34 031 1754.02	34 031 1755.01	34 031 1755.02
34 031 1756.01	34 031 1756.03	34 031 1756.04	34 031 1757.01	34 031 1757.03	34 031 1757.04	34 031 1758.01	34 031 1758.03	34 031 1758.04	34 031 1759.00
34 031 1801.01	34 031 1801.02	34 031 1802.01	34 031 1802.03	34 031 1802.04	34 031 1803.01	34 031 1803.02	34 031 1806.00	34 031 1807.00	34 031 1808.00
34 031 1809.00	34 031 1810.00	34 031 1811.01	34 031 1811.02	34 031 1812.00	34 031 1813.00	34 031 1814.00	34 031 1815.00	34 031 1817.02	34 031 1818.00
34 031 1819.00	34 031 1820.00	34 031 1821.00	34 031 1822.00	34 031 1823.01	34 031 1823.02	34 031 1824.00	34 031 1825.01	34 031 1825.02	34 031 1826.00
34 031 1827.01	34 031 1827.02	34 031 1828.00	34 031 1829.00	34 031 1830.01	34 031 1830.02	34 031 1831.01	34 031 1831.02	34 031 1832.00	34 031 1964.01
34 031 1964.03	34 031 1964.04	34 031 2036.00	34 031 2167.01	34 031 2167.02	34 031 2238.01	34 031 2238.02	34 031 2239.00	34 031 2366.01	34 031 2366.03
34 031 2366.04	34 031 2460.01	34 031 2460.02	34 031 2460.03	34 031 2461.01	34 031 2461.02	34 031 2461.03	34 031 2461.04	34 031 2462.01	34 031 2462.02
34 031 2462.03	34 031 2463.00	34 031 2568.01	34 031 2568.02	34 031 2568.03	34 031 2568.04	34 031 2568.05	34 031 2641.01	34 031 2641.02	34 031 2642.00

NEW JERSEY (34) - SOMERSET COUNTY (035) - 74 Tracts

34 035 0501.00	34 035 0502.00	34 035 0503.00	34 035 0504.00	34 035 0505.00	34 035 0506.00	34 035 0507.01	34 035 0507.03	34 035 0507.04	34 035 0508.01
34 035 0508.02	34 035 0509.01	34 035 0509.02	34 035 0509.03	34 035 0510.00	34 035 0511.00	34 035 0512.00	34 035 0513.00	34 035 0514.00	34 035 0515.00
34 035 0516.00	34 035 0517.00	34 035 0518.00	34 035 0519.00	34 035 0520.01	34 035 0520.02	34 035 0521.00	34 035 0522.01	34 035 0522.03	34 035 0522.04
34 035 0523.00	34 035 0524.00	34 035 0526.03	34 035 0526.04	34 035 0526.05	34 035 0527.01	34 035 0527.02	34 035 0528.00	34 035 0529.01	34 035 0529.04
34 035 0529.05	34 035 0529.06	34 035 0530.00	34 035 0531.02	34 035 0531.03	34 035 0531.05	34 035 0532.00	34 035 0533.00	34 035 0534.02	34 035 0534.03
34 035 0534.05	34 035 0534.06	34 035 0535.01	34 035 0536.02	34 035 0536.03	34 035 0536.04	34 035 0537.03	34 035 0537.04	34 035 0537.05	34 035 0537.06
34 035 0537.07	34 035 0538.01	34 035 0538.04	34 035 0538.05	34 035 0538.06	34 035 0538.07	34 035 0539.01	34 035 0539.04	34 035 0539.05	34 035 0541.00
34 035 0542.01	34 035 0542.02	34 035 0543.01	34 035 0543.02						

NEW JERSEY (34) - UNION COUNTY (039) - 120 Tracts

34 039 0302.00	34 039 0304.00	34 039 0305.00	34 039 0306.00	34 039 0307.01	34 039 0307.03	34 039 0307.04	34 039 0308.02	34 039 0309.00	34 039 0310.00
34 039 0311.00	34 039 0312.00	34 039 0313.01	34 039 0313.02	34 039 0314.00	34 039 0315.00	34 039 0316.01	34 039 0316.02	34 039 0317.00	34 039 0318.01
34 039 0318.02	34 039 0319.03	34 039 0319.04	34 039 0320.02	34 039 0320.03	34 039 0320.04	34 039 0321.01	34 039 0321.02	34 039 0322.00	34 039 0323.00
34 039 0324.01	34 039 0324.02	34 039 0325.00	34 039 0326.00	34 039 0327.01	34 039 0327.02	34 039 0328.00	34 039 0329.01	34 039 0329.02	34 039 0330.00
34 039 0331.00	34 039 0332.00	34 039 0333.00	34 039 0334.00	34 039 0335.01	34 039 0335.02	34 039 0336.00	34 039 0337.00	34 039 0338.00	34 039 0339.00
34 039 0340.00	34 039 0341.00	34 039 0342.00	34 039 0343.00	34 039 0344.00	34 039 0345.00	34 039 0346.00	34 039 0347.00	34 039 0348.00	34 039 0349.00
34 039 0350.00	34 039 0351.00	34 039 0352.00	34 039 0353.00	34 039 0354.00	34 039 0355.00	34 039 0356.00	34 039 0357.00	34 039 0358.00	34 039 0359.00
34 039 0360.00	34 039 0361.00	34 039 0362.00	34 039 0363.01	34 039 0363.02	34 039 0364.00	34 039 0365.00	34 039 0366.00	34 039 0367.00	34 039 0368.00
34 039 0369.00	34 039 0370.00	34 039 0371.00	34 039 0372.00	34 039 0373.00	34 039 0374.00	34 039 0375.00	34 039 0376.01	34 039 0376.02	34 039 0377.00
34 039 0378.00	34 039 0379.00	34 039 0380.00	34 039 0381.01	34 039 0381.03	34 039 0381.04	34 039 0382.01	34 039 0382.02	34 039 0383.00	34 039 0384.00
34 039 0385.00	34 039 0386.01	34 039 0386.02	34 039 0387.01	34 039 0387.02	34 039 0388.00	34 039 0389.00	34 039 0390.00	34 039 0391.00	34 039 0392.00
34 039 0393.01	34 039 0393.02	34 039 0394.00	34 039 0395.01	34 039 0395.02	34 039 0396.00	34 039 0397.00	34 039 0398.01	34 039 0399.00	34 039 9800.00

NEW YORK (36) - BRONX COUNTY (005) - 361 Tracts

36 005 0001.00	36 005 0002.00	36 005 0004.00	36 005 0016.00	36 005 0019.01	36 005 0019.02	36 005 0019.03	36 005 0019.04	36 005 0020.01	36 005 0020.02
36 005 0023.00	36 005 0024.00	36 005 0025.00	36 005 0027.01	36 005 0027.02	36 005 0028.00	36 005 0031.00	36 005 0033.00	36 005 0035.00	36 005 0037.00
36 005 0038.00	36 005 0039.00	36 005 0040.01	36 005 0041.00	36 005 0042.00	36 005 0043.00	36 005 0044.00	36 005 0046.00	36 005 0048.00	36 005 0050.01
36 005 0050.02	36 005 0051.00	36 005 0052.00	36 005 0053.00	36 005 0054.00	36 005 0056.00	36 005 0059.02	36 005 0060.00	36 005 0061.00	36 005 0062.00
36 005 0063.01	36 005 0063.02	36 005 0064.00	36 005 0065.00	36 005 0067.00	36 005 0068.00	36 005 0069.00	36 005 0070.00	36 005 0071.00	36 005 0072.00
36 005 0073.00	36 005 0074.00	36 005 0075.00	36 005 0076.00	36 005 0077.00	36 005 0078.00	36 005 0079.00	36 005 0083.00	36 005 0084.00	36 005 0085.00
36 005 0086.00	36 005 0087.00	36 005 0089.00	36 005 0090.00	36 005 0092.00	36 005 0093.01	36 005 0093.02	36 005 0096.00	36 005 0098.00	36 005 0110.00
36 005 0115.02	36 005 0117.01	36 005 0117.02	36 005 0118.00	36 005 0119.00	36 005 0121.01	36 005 0121.02	36 005 0123.00	36 005 0125.00	36 005 0127.01
36 005 0129.01	36 005 0130.00	36 005 0131.00	36 005 0132.00	36 005 0133.00	36 005 0135.00	36 005 0138.00	36 005 0141.00	36 005 0143.00	36 005 0144.00
36 005 0145.00	36 005 0147.01	36 005 0147.02	36 005 0149.00	36 005 0151.00	36 005 0152.00	36 005 0153.00	36 005 0155.00	36 005 0157.00	36 005 0158.00
36 005 0159.00	36 005 0160.00	36 005 0161.00	36 005 0162.00	36 005 0163.00	36 005 0164.00	36 005 0165.00	36 005 0166.00	36 005 0167.00	36 005 0169.00
36 005 0171.00	36 005 0173.00	36 005 0175.00	36 005 0177.01	36 005 0177.02	36 005 0179.01	36 005 0179.02	36 005 0181.01	36 005 0181.02	36 005 0183.01
36 005 0183.02	36 005 0184.00	36 005 0185.01	36 005 0185.02	36 005 0189.00	36 005 0193.00	36 005 0194.00	36 005 0195.00	36 005 0197.00	36 005 0199.00
36 005 0200.00	36 005 0201.00	36 005 0202.00	36 005 0204.00	36 005 0205.01	36 005 0205.02	36 005 0206.01	36 005 0209.00	36 005 0210.01	36 005 0210.02
36 005 0211.00	36 005 0212.00	36 005 0213.01	36 005 0213.02	36 005 0215.01	36 005 0215.02	36 005 0216.01	36 005 0216.02	36 005 0217.00	36 005 0218.00
36 005 0219.00	36 005 0220.00	36 005 0221.01	36 005 0221.02	36 005 0222.00	36 005 0223.00	36 005 0224.01	36 005 0224.03	36 005 0224.04	36 005 0225.00
36 005 0227.01	36 005 0227.02	36 005 0227.03	36 005 0228.00	36 005 0229.01	36 005 0229.02	36 005 0230.00	36 005 0231.00	36 005 0232.00	36 005 0233.01
36 005 0233.02	36 005 0235.01	36 005 0235.02	36 005 0236.00	36 005 0237.02	36 005 0237.03	36 005 0237.04	36 005 0238.00	36 005 0239.00	36 005 0240.00
36 005 0241.00	36 005 0243.00	36 005 0244.00	36 005 0245.01	36 005 0245.02	36 005 0246.00	36 005 0247.00	36 005 0248.00	36 005 0249.00	36 005 0250.00
36 005 0251.00	36 005 0252.00	36 005 0253.00	36 005 0254.00	36 005 0255.00	36 005 0256.00	36 005 0257.00	36 005 0261.00	36 005 0263.00	36 005 0264.00
36 005 0265.00	36 005 0266.01	36 005 0266.02	36 005 0267.01	36 005 0267.02	36 005 0269.00	36 005 0273.00	36 005 0274.01	36 005 0274.02	36 005 0276.00
36 005 0277.00	36 005 0279.00	36 005 0281.00	36 005 0283.00	36 005 0284.00	36 005 0285.00	36 005 0286.00	36 005 0287.00	36 005 0288.00	36 005 0289.00
36 005 0293.01	36 005 0293.02	36 005 0295.00	36 005 0296.00	36 005 0297.00	36 005 0300.00	36 005 0301.00	36 005 0302.01	36 005 0302.02	36 005 0307.01
36 005 0309.00	36 005 0310.00	36 005 0312.00	36 005 0314.00	36 005 0316.00	36 005 0318.00	36 005 0319.00	36 005 0323.00	36 005 0324.00	36 005 0326.00
36 005 0328.00	36 005 0330.00	36 005 0332.01	36 005 0332.02	36 005 0334.00	36 005 0335.00	36 005 0336.01	36 005 0336.02	36 005 0337.00	36 005 0338.01
36 005 0338.02	36 005 0340.00	36 005 0342.00	36 005 0343.00	36 005 0344.00	36 005 0345.00	36 005 0348.00	36 005 0350.00	36 005 0351.00	36 005 0356.00
36 005 0358.00	36 005 0359.00	36 005 0360.00	36 005 0361.00	36 005 0363.00	36 005 0364.00	36 005 0365.01	36 005 0365.02	36 005 0367.00	36 005 0368.00
36 005 0369.01	36 005 0369.02	36 005 0370.00	36 005 0371.00	36 005 0372.00	36 005 0373.00	36 005 0374.00	36 005 0375.04	36 005 0376.00	36 005 0378.00
36 005 0379.00	36 005 0380.00	36 005 0381.00	36 005 0382.00	36 005 0383.01	36 005 0383.03	36 005 0383.04	36 005 0385.00	36 005 0386.00	36 005 0387.00
36 005 0388.00	36 005 0389.00	36 005 0390.00	36 005 0391.00	36 005 0392.00	36 005 0393.00	36 005 0394.00	36 005 0395.00	36 005 0396.00	36 005 0397.00
36 005 0398.00	36 005 0399.01	36 005 0399.02	36 005 0401.00	36 005 0403.02	36 005 0403.03	36 005 0403.04	36 005 0404.00	36 005 0405.01	36 005 0405.02
36 005 0406.00	36 005 0407.01	36 005 0407.02	36 005 0408.00	36 005 0409.00	36 005 0411.00	36 005 0413.00	36 005 0414.00	36 005 0415.00	36 005 0418.00
36 005 0419.00	36 005 0420.00	36 005 0421.00	36 005 0422.00	36 005 0423.00	36 005 0424.00	36 005 0425.00	36 005 0426.00	36 005 0428.00	36 005 0429.01
36 005 0429.02	36 005 0430.00	36 005 0431.01	36 005 0431.02	36 005 0434.00	36 005 0435.01	36 005 0435.02	36 005 0435.03	36 005 0436.00	36 005 0442.00
36 005 0444.00	36 005 0448.00	36 005 0449.01	36 005 0449.02	36 005 0451.01	36 005 0451.02	36 005 0456.00	36 005 0458.00	36 005 0460.00	36 005 0462.03
36 005 0462.04	36 005 0462.05	36 005 0462.06	36 005 0462.07	36 005 0462.08	36 005 0462.09	36 005 0484.01	36 005 0484.02	36 005 0504.00	36 005 0516.01
36 005 0516.02									

NEW YORK (36) - KINGS COUNTY (047) - 805 Tracts

36 047 0001.00	36 047 0002.00	36 047 0003.01	36 047 0005.01	36 047 0005.02	36 047 0007.00	36 047 0009.00	36 047 0011.00	36 047 0013.00	36 047 0015.01
36 047 0015.02	36 047 0018.01	36 047 0018.02	36 047 0018.03	36 047 0018.04	36 047 0020.00	36 047 0021.00	36 047 0022.00	36 047 0023.00	36 047 0029.01
36 047 0030.00	36 047 0031.01	36 047 0031.02	36 047 0033.00	36 047 0034.00	36 047 0035.00	36 047 0036.00	36 047 0037.00	36 047 0038.00	36 047 0039.00
36 047 0041.00	36 047 0043.00	36 047 0044.00	36 047 0045.00	36 047 0046.00	36 047 0047.00	36 047 0049.00	36 047 0050.00	36 047 0051.00	36 047 0052.01
36 047 0052.02	36 047 0053.01	36 047 0053.02	36 047 0053.03	36 047 0054.00	36 047 0056.01	36 047 0056.02	36 047 0058.00	36 047 0059.00	36 047 0060.00
36 047 0062.00	36 047 0063.00	36 047 0064.00	36 047 0065.00	36 047 0066.00	36 047 0067.00	36 047 0068.00	36 047 0069.01	36 047 0069.02	36 047 0070.00
36 047 0071.00	36 047 0072.00	36 047 0074.00	36 047 0075.00	36 047 0076.00	36 047 0077.00	36 047 0078.00	36 047 0080.00	36 047 0082.00	36 047 0084.00
36 047 0085.00	36 047 0086.00	36 047 0088.00	36 047 0090.01	36 047 0090.02	36 047 0092.01	36 047 0092.02	36 047 0094.01	36 047 0094.02	36 047 0096.00
36 047 0098.00	36 047 0100.00	36 047 0101.00	36 047 0102.00	36 047 0104.01	36 047 0104.02	36 047 0106.01	36 047 0106.02	36 047 0108.01	36 047 0108.02

36 047 0110.00	36 047 0112.00	36 047 0114.00	36 047 0116.00	36 047 0117.00	36 047 0118.00	36 047 0119.01	36 047 0119.02	36 047 0120.00	36 047 0121.00
36 047 0122.00	36 047 0126.00	36 047 0127.00	36 047 0128.01	36 047 0129.01	36 047 0129.02	36 047 0130.00	36 047 0131.00	36 047 0132.00	36 047 0133.00
36 047 0134.00	36 047 0135.00	36 047 0136.00	36 047 0137.00	36 047 0138.00	36 047 0139.00	36 047 0140.00	36 047 0141.01	36 047 0141.02	36 047 0142.00
36 047 0143.00	36 047 0145.00	36 047 0147.00	36 047 0148.00	36 047 0149.01	36 047 0149.02	36 047 0150.00	36 047 0151.00	36 047 0152.00	36 047 0153.00
36 047 0154.00	36 047 0155.00	36 047 0157.00	36 047 0159.00	36 047 0160.00	36 047 0161.00	36 047 0162.00	36 047 0163.00	36 047 0164.00	36 047 0165.00
36 047 0166.00	36 047 0167.00	36 047 0168.00	36 047 0169.00	36 047 0170.00	36 047 0171.00	36 047 0172.00	36 047 0174.00	36 047 0175.00	36 047 0176.00
36 047 0177.00	36 047 0178.00	36 047 0179.00	36 047 0180.00	36 047 0181.00	36 047 0182.00	36 047 0183.00	36 047 0184.00	36 047 0185.01	36 047 0186.00
36 047 0187.00	36 047 0188.00	36 047 0190.00	36 047 0191.00	36 047 0192.00	36 047 0193.00	36 047 0194.00	36 047 0195.00	36 047 0196.00	36 047 0197.00
36 047 0198.00	36 047 0199.00	36 047 0200.00	36 047 0201.00	36 047 0202.00	36 047 0203.00	36 047 0204.00	36 047 0205.00	36 047 0206.00	36 047 0207.00
36 047 0208.00	36 047 0210.00	36 047 0211.00	36 047 0212.00	36 047 0213.00	36 047 0214.00	36 047 0215.00	36 047 0216.00	36 047 0217.00	36 047 0218.00
36 047 0219.00	36 047 0220.00	36 047 0221.00	36 047 0222.00	36 047 0224.00	36 047 0226.00	36 047 0227.00	36 047 0228.00	36 047 0229.00	36 047 0230.00
36 047 0231.00	36 047 0232.00	36 047 0233.00	36 047 0234.00	36 047 0235.00	36 047 0236.00	36 047 0238.00	36 047 0240.00	36 047 0241.00	36 047 0242.00
36 047 0243.00	36 047 0244.00	36 047 0245.00	36 047 0246.00	36 047 0247.00	36 047 0248.00	36 047 0249.00	36 047 0250.00	36 047 0251.00	36 047 0252.00
36 047 0253.00	36 047 0254.00	36 047 0255.00	36 047 0256.00	36 047 0257.00	36 047 0258.00	36 047 0259.01	36 047 0259.02	36 047 0260.00	36 047 0261.00
36 047 0262.00	36 047 0263.00	36 047 0264.00	36 047 0265.00	36 047 0266.00	36 047 0267.00	36 047 0268.00	36 047 0269.00	36 047 0270.00	36 047 0271.00
36 047 0272.00	36 047 0273.00	36 047 0274.00	36 047 0275.00	36 047 0276.00	36 047 0277.00	36 047 0278.00	36 047 0279.00	36 047 0280.00	36 047 0281.00
36 047 0282.00	36 047 0283.00	36 047 0284.00	36 047 0285.01	36 047 0285.02	36 047 0286.00	36 047 0287.00	36 047 0288.00	36 047 0289.00	36 047 0290.00
36 047 0291.00	36 047 0292.00	36 047 0293.00	36 047 0294.00	36 047 0295.00	36 047 0296.00	36 047 0297.00	36 047 0298.00	36 047 0299.00	36 047 0300.00
36 047 0301.00	36 047 0302.00	36 047 0303.00	36 047 0304.00	36 047 0305.00	36 047 0306.00	36 047 0307.00	36 047 0308.00	36 047 0309.00	36 047 0311.00
36 047 0313.00	36 047 0314.01	36 047 0314.02	36 047 0315.00	36 047 0317.01	36 047 0317.02	36 047 0319.00	36 047 0321.00	36 047 0323.00	36 047 0325.00
36 047 0326.00	36 047 0327.00	36 047 0328.00	36 047 0329.00	36 047 0330.00	36 047 0331.00	36 047 0333.00	36 047 0335.00	36 047 0336.00	36 047 0337.01
36 047 0337.02	36 047 0339.00	36 047 0340.00	36 047 0341.00	36 047 0342.00	36 047 0343.00	36 047 0345.00	36 047 0347.00	36 047 0348.00	36 047 0349.01
36 047 0349.02	36 047 0350.00	36 047 0351.01	36 047 0351.02	36 047 0352.00	36 047 0353.01	36 047 0353.02	36 047 0354.00	36 047 0355.00	36 047 0356.01
36 047 0356.02	36 047 0357.01	36 047 0357.02	36 047 0359.00	36 047 0360.01	36 047 0360.02	36 047 0361.00	36 047 0362.00	36 047 0363.00	36 047 0364.00
36 047 0365.01	36 047 0365.02	36 047 0366.00	36 047 0367.00	36 047 0369.00	36 047 0370.00	36 047 0371.00	36 047 0373.00	36 047 0374.01	36 047 0374.02
36 047 0375.00	36 047 0377.00	36 047 0379.00	36 047 0381.00	36 047 0382.00	36 047 0383.00	36 047 0385.00	36 047 0386.00	36 047 0387.00	36 047 0388.00
36 047 0389.00	36 047 0390.00	36 047 0391.00	36 047 0392.00	36 047 0393.00	36 047 0394.00	36 047 0395.00	36 047 0396.00	36 047 0397.00	36 047 0398.00
36 047 0399.00	36 047 0400.00	36 047 0401.00	36 047 0402.00	36 047 0403.00	36 047 0404.00	36 047 0405.00	36 047 0406.00	36 047 0407.00	36 047 0408.00
36 047 0409.00	36 047 0410.00	36 047 0411.00	36 047 0412.00	36 047 0413.00	36 047 0414.01	36 047 0414.02	36 047 0415.00	36 047 0416.00	36 047 0417.00
36 047 0418.00	36 047 0419.00	36 047 0420.00	36 047 0421.00	36 047 0422.00	36 047 0423.00	36 047 0424.00	36 047 0425.00	36 047 0426.00	36 047 0427.00
36 047 0428.00	36 047 0429.00	36 047 0430.00	36 047 0431.00	36 047 0432.00	36 047 0433.00	36 047 0434.00	36 047 0435.00	36 047 0436.00	36 047 0437.00
36 047 0438.00	36 047 0439.00	36 047 0440.00	36 047 0441.00	36 047 0442.00	36 047 0443.00	36 047 0444.00	36 047 0445.00	36 047 0446.00	36 047 0447.00
36 047 0448.00	36 047 0449.01	36 047 0449.02	36 047 0450.00	36 047 0452.00	36 047 0453.00	36 047 0454.00	36 047 0456.00	36 047 0458.00	36 047 0460.00
36 047 0462.01	36 047 0462.02	36 047 0464.00	36 047 0468.00	36 047 0470.00	36 047 0472.00	36 047 0474.00	36 047 0476.00	36 047 0477.00	36 047 0478.00
36 047 0480.00	36 047 0481.00	36 047 0482.00	36 047 0484.00	36 047 0485.00	36 047 0486.00	36 047 0488.00	36 047 0489.00	36 047 0490.00	36 047 0491.00
36 047 0492.00	36 047 0493.01	36 047 0493.02	36 047 0494.00	36 047 0495.00	36 047 0496.00	36 047 0497.00	36 047 0498.00	36 047 0499.00	36 047 0500.01
36 047 0500.02	36 047 0501.00	36 047 0502.02	36 047 0503.00	36 047 0504.01	36 047 0504.02	36 047 0505.00	36 047 0506.00	36 047 0507.00	36 047 0508.01
36 047 0508.03	36 047 0508.04	36 047 0509.00	36 047 0510.01	36 047 0510.02	36 047 0511.00	36 047 0512.00	36 047 0513.00	36 047 0514.00	36 047 0515.00
36 047 0516.01	36 047 0516.02	36 047 0517.00	36 047 0518.00	36 047 0519.00	36 047 0520.00	36 047 0523.00	36 047 0525.00	36 047 0526.00	36 047 0527.00
36 047 0528.00	36 047 0529.00	36 047 0530.00	36 047 0531.01	36 047 0531.02	36 047 0532.00	36 047 0533.00	36 047 0534.00	36 047 0535.00	36 047 0537.00
36 047 0538.00	36 047 0539.00	36 047 0542.00	36 047 0543.00	36 047 0544.00	36 047 0545.00	36 047 0546.00	36 047 0547.00	36 047 0548.00	36 047 0549.00
36 047 0550.00	36 047 0551.00	36 047 0552.00	36 047 0553.00	36 047 0554.00	36 047 0555.00	36 047 0556.00	36 047 0557.00	36 047 0558.00	36 047 0560.00
36 047 0561.00	36 047 0562.00	36 047 0563.01	36 047 0563.02	36 047 0564.00	36 047 0565.00	36 047 0566.00	36 047 0568.00	36 047 0569.00	36 047 0570.00
36 047 0571.00	36 047 0572.00	36 047 0573.00	36 047 0574.00	36 047 0575.00	36 047 0576.00	36 047 0578.00	36 047 0579.01	36 047 0579.02	36 047 0580.00
36 047 0582.00	36 047 0584.00	36 047 0586.00	36 047 0588.00	36 047 0589.01	36 047 0589.02	36 047 0590.00	36 047 0591.00	36 047 0592.00	36 047 0593.00
36 047 0594.02	36 047 0594.03	36 047 0594.04	36 047 0596.00	36 047 0598.00	36 047 0600.00	36 047 0606.00	36 047 0608.00	36 047 0610.02	36 047 0610.03
36 047 0610.04	36 047 0612.00	36 047 0616.00	36 047 0620.00	36 047 0622.00	36 047 0626.00	36 047 0628.00	36 047 0632.00	36 047 0636.00	36 047 0638.00
36 047 0640.00	36 047 0642.00	36 047 0644.00	36 047 0646.00	36 047 0648.00	36 047 0650.00	36 047 0652.00	36 047 0654.00	36 047 0656.00	36 047 0658.00
36 047 0660.00	36 047 0662.00	36 047 0666.00	36 047 0670.00	36 047 0672.00	36 047 0674.00	36 047 0676.00	36 047 0678.00	36 047 0680.00	36 047 0682.00

36 047 0686.00	36 047 0688.00	36 047 0690.00	36 047 0692.00	36 047 0696.01	36 047 0696.02	36 047 0698.00	36 047 0700.00	36 047 0702.01	36 047 0702.02
36 047 0702.03	36 047 0706.01	36 047 0706.02	36 047 0720.00	36 047 0722.00	36 047 0724.00	36 047 0726.00	36 047 0728.00	36 047 0730.00	36 047 0732.00
36 047 0734.00	36 047 0736.00	36 047 0738.00	36 047 0740.00	36 047 0742.00	36 047 0744.00	36 047 0746.00	36 047 0748.00	36 047 0750.00	36 047 0752.00
36 047 0754.00	36 047 0756.00	36 047 0758.00	36 047 0760.00	36 047 0762.00	36 047 0764.00	36 047 0766.00	36 047 0768.00	36 047 0770.00	36 047 0772.00
36 047 0774.00	36 047 0776.00	36 047 0780.00	36 047 0782.00	36 047 0784.00	36 047 0786.01	36 047 0786.02	36 047 0788.01	36 047 0788.02	36 047 0790.01
36 047 0790.02	36 047 0792.01	36 047 0792.02	36 047 0794.00	36 047 0796.01	36 047 0796.02	36 047 0798.01	36 047 0798.02	36 047 0800.00	36 047 0802.00
36 047 0804.00	36 047 0806.00	36 047 0808.00	36 047 0810.00	36 047 0814.00	36 047 0816.00	36 047 0818.00	36 047 0820.00	36 047 0822.00	36 047 0824.00
36 047 0826.00	36 047 0828.00	36 047 0830.00	36 047 0832.00	36 047 0834.00	36 047 0836.00	36 047 0838.00	36 047 0840.00	36 047 0846.00	36 047 0848.00
36 047 0850.00	36 047 0852.00	36 047 0854.00	36 047 0856.00	36 047 0858.00	36 047 0860.00	36 047 0862.00	36 047 0864.00	36 047 0866.00	36 047 0868.00
36 047 0870.00	36 047 0872.00	36 047 0874.01	36 047 0876.00	36 047 0878.00	36 047 0880.01	36 047 0880.02	36 047 0882.00	36 047 0884.00	36 047 0886.00
36 047 0888.00	36 047 0890.00	36 047 0892.00	36 047 0894.00	36 047 0896.00	36 047 0898.00	36 047 0900.00	36 047 0902.00	36 047 0906.00	36 047 0908.00
36 047 0910.00	36 047 0912.00	36 047 0916.00	36 047 0918.00	36 047 0920.00	36 047 0922.00	36 047 0924.00	36 047 0928.00	36 047 0930.00	36 047 0932.00
36 047 0934.00	36 047 0936.00	36 047 0938.00	36 047 0944.01	36 047 0944.02	36 047 0946.00	36 047 0950.00	36 047 0954.00	36 047 0956.00	36 047 0958.00
36 047 0960.00	36 047 0962.00	36 047 0964.00	36 047 0966.00	36 047 0968.00	36 047 0970.00	36 047 0974.00	36 047 0982.00	36 047 0984.00	36 047 0986.00
36 047 0988.00	36 047 0990.00	36 047 0992.00	36 047 0994.00	36 047 0996.00	36 047 0998.00	36 047 1004.00	36 047 1006.00	36 047 1008.00	36 047 1010.00
36 047 1012.00	36 047 1014.00	36 047 1016.00	36 047 1018.00	36 047 1020.00	36 047 1022.00	36 047 1024.00	36 047 1026.00	36 047 1028.01	36 047 1028.02
36 047 1034.01	36 047 1034.02	36 047 1058.01	36 047 1058.04	36 047 1070.01	36 047 1070.02	36 047 1070.03	36 047 1078.00	36 047 1098.00	36 047 1104.00
36 047 1106.00	36 047 1110.00	36 047 1116.00	36 047 1118.00	36 047 1120.00	36 047 1122.00	36 047 1124.00	36 047 1126.00	36 047 1128.00	36 047 1130.00
36 047 1132.00	36 047 1134.00	36 047 1142.01	36 047 1142.02	36 047 1144.00	36 047 1146.00	36 047 1150.00	36 047 1152.00	36 047 1156.00	36 047 1158.00
36 047 1160.00	36 047 1162.00	36 047 1164.00	36 047 1166.00	36 047 1168.00	36 047 1170.00	36 047 1172.01	36 047 1172.02	36 047 1174.00	36 047 1176.01
36 047 1176.02	36 047 1178.00	36 047 1180.00	36 047 1182.01	36 047 1182.02	36 047 1184.00	36 047 1186.00	36 047 1188.00	36 047 1190.00	36 047 1192.00
36 047 1194.00	36 047 1196.00	36 047 1198.00	36 047 1200.00	36 047 1202.00	36 047 1208.01	36 047 1208.02	36 047 1208.03	36 047 1210.00	36 047 1214.00
36 047 1220.00	36 047 1237.00	36 047 1502.00	36 047 1522.00	36 047 9901.00					

NEW YORK (36) - NASSAU COUNTY (059) - 286 Tracts

36 059 3001.00	36 059 3003.00	36 059 3004.00	36 059 3005.00	36 059 3006.00	36 059 3007.00	36 059 3008.00	36 059 3009.01	36 059 3009.02	36 059 3010.00
36 059 3011.01	36 059 3011.02	36 059 3012.00	36 059 3013.00	36 059 3014.00	36 059 3015.00	36 059 3016.00	36 059 3017.00	36 059 3018.00	36 059 3019.00
36 059 3020.00	36 059 3021.01	36 059 3021.02	36 059 3022.00	36 059 3023.00	36 059 3024.00	36 059 3025.01	36 059 3025.02	36 059 3026.00	36 059 3027.00
36 059 3028.00	36 059 3029.00	36 059 3030.00	36 059 3031.01	36 059 3031.02	36 059 3032.03	36 059 3032.04	36 059 3033.01	36 059 3033.02	36 059 3034.00
36 059 3035.00	36 059 3036.00	36 059 3037.00	36 059 3038.00	36 059 3039.00	36 059 3040.01	36 059 3040.02	36 059 3041.00	36 059 3042.02	36 059 3042.03
36 059 3042.04	36 059 4043.00	36 059 4044.00	36 059 4045.00	36 059 4046.00	36 059 4047.00	36 059 4048.00	36 059 4049.01	36 059 4049.02	36 059 4050.00
36 059 4051.00	36 059 4052.00	36 059 4053.01	36 059 4053.02	36 059 4054.00	36 059 4055.00	36 059 4056.00	36 059 4057.00	36 059 4058.00	36 059 4059.00
36 059 4060.01	36 059 4060.02	36 059 4061.00	36 059 4062.01	36 059 4062.02	36 059 4063.00	36 059 4064.00	36 059 4065.01	36 059 4066.00	36 059 4067.01
36 059 4067.02	36 059 4068.01	36 059 4068.02	36 059 4069.00	36 059 4070.00	36 059 4071.01	36 059 4071.02	36 059 4072.01	36 059 4072.03	36 059 4072.04
36 059 4073.01	36 059 4073.02	36 059 4074.01	36 059 4074.02	36 059 4075.01	36 059 4075.02	36 059 4076.00	36 059 4077.00	36 059 4078.01	36 059 4078.02
36 059 4079.00	36 059 4080.00	36 059 4081.00	36 059 4082.00	36 059 4083.00	36 059 4084.00	36 059 4085.00	36 059 4086.00	36 059 4087.00	36 059 4088.00
36 059 4089.00	36 059 4090.00	36 059 4091.00	36 059 4092.00	36 059 4093.00	36 059 4094.00	36 059 4095.00	36 059 4096.00	36 059 4097.00	36 059 4098.00
36 059 4099.00	36 059 4100.00	36 059 4101.00	36 059 4102.00	36 059 4103.00	36 059 4104.00	36 059 4105.00	36 059 4106.00	36 059 4107.00	36 059 4108.00
36 059 4109.00	36 059 4110.00	36 059 4111.00	36 059 4112.00	36 059 4113.01	36 059 4113.02	36 059 4114.00	36 059 4115.00	36 059 4116.00	36 059 4117.00
36 059 4118.00	36 059 4119.01	36 059 4119.02	36 059 4120.00	36 059 4121.00	36 059 4122.00	36 059 4123.01	36 059 4123.02	36 059 4124.00	36 059 4125.00
36 059 4126.00	36 059 4127.00	36 059 4128.00	36 059 4129.00	36 059 4130.01	36 059 4130.02	36 059 4131.00	36 059 4132.00	36 059 4133.00	36 059 4134.00
36 059 4135.00	36 059 4136.00	36 059 4137.00	36 059 4138.03	36 059 4138.04	36 059 4139.00	36 059 4140.01	36 059 4140.02	36 059 4141.00	36 059 4142.01
36 059 4142.02	36 059 4143.01	36 059 4143.03	36 059 4143.04	36 059 4144.00	36 059 4145.01	36 059 4145.02	36 059 4146.00	36 059 4147.00	36 059 4148.00
36 059 4149.00	36 059 4150.00	36 059 4151.01	36 059 4151.02	36 059 4152.01	36 059 4152.02	36 059 4153.00	36 059 4154.01	36 059 4154.02	36 059 4155.00
36 059 4156.00	36 059 4157.00	36 059 4158.02	36 059 4160.00	36 059 4161.00	36 059 4162.01	36 059 4162.02	36 059 4163.00	36 059 4164.01	36 059 4164.02
36 059 4165.00	36 059 4166.00	36 059 4167.01	36 059 4167.02	36 059 4168.01	36 059 4168.02	36 059 4169.00	36 059 5170.00	36 059 5171.01	36 059 5171.02
36 059 5172.01	36 059 5172.02	36 059 5173.01	36 059 5173.02	36 059 5174.00	36 059 5175.00	36 059 5176.00	36 059 5177.01	36 059 5177.05	36 059 5178.01
36 059 5178.02	36 059 5179.01	36 059 5179.02	36 059 5180.00	36 059 5181.00	36 059 5182.01	36 059 5182.03	36 059 5182.04	36 059 5183.00	36 059 5184.00
36 059 5185.01	36 059 5185.02	36 059 5186.00	36 059 5187.00	36 059 5188.00	36 059 5189.00	36 059 5190.00	36 059 5191.00	36 059 5192.00	36 059 5193.00

36 059 5194.00	36 059 5195.00	36 059 5196.01	36 059 5196.02	36 059 5197.02	36 059 5197.03	36 059 5197.04	36 059 5198.01	36 059 5198.02	36 059 5199.00
36 059 5200.01	36 059 5200.02	36 059 5201.00	36 059 5202.00	36 059 5203.00	36 059 5204.01	36 059 5204.02	36 059 5205.01	36 059 5205.02	36 059 5206.00
36 059 5207.00	36 059 5208.00	36 059 5209.00	36 059 5210.00	36 059 5211.00	36 059 5212.00	36 059 5213.01	36 059 5213.02	36 059 5214.00	36 059 5215.00
36 059 5216.01	36 059 5216.02	36 059 5217.00	36 059 5218.01	36 059 5218.02	36 059 5219.02	36 059 5220.00	36 059 5227.00	36 059 9801.00	36 059 9811.00
36 059 9821.00	36 059 9901.00	36 059 9902.00	36 059 9903.01	36 059 9903.02	36 059 9904.00				

NEW YORK (36) - NEW YORK COUNTY (061) - 310 Tracts

36 061 0001.00	36 061 0002.01	36 061 0002.02	36 061 0005.00	36 061 0006.00	36 061 0007.00	36 061 0008.00	36 061 0009.00	36 061 0010.01	36 061 0010.02
36 061 0012.00	36 061 0013.00	36 061 0014.01	36 061 0014.02	36 061 0015.01	36 061 0015.02	36 061 0016.00	36 061 0018.00	36 061 0020.00	36 061 0021.00
36 061 0022.01	36 061 0022.02	36 061 0024.00	36 061 0025.00	36 061 0026.01	36 061 0026.02	36 061 0027.00	36 061 0028.00	36 061 0029.01	36 061 0029.02
36 061 0030.01	36 061 0030.02	36 061 0031.00	36 061 0032.00	36 061 0033.00	36 061 0034.00	36 061 0036.01	36 061 0036.02	36 061 0037.00	36 061 0038.00
36 061 0039.00	36 061 0040.01	36 061 0040.02	36 061 0041.00	36 061 0042.00	36 061 0043.00	36 061 0044.00	36 061 0045.00	36 061 0047.00	36 061 0048.00
36 061 0049.00	36 061 0050.00	36 061 0052.00	36 061 0054.00	36 061 0055.01	36 061 0055.02	36 061 0056.00	36 061 0057.00	36 061 0058.00	36 061 0059.00
36 061 0060.00	36 061 0061.00	36 061 0062.00	36 061 0063.00	36 061 0064.00	36 061 0065.00	36 061 0066.00	36 061 0067.00	36 061 0068.00	36 061 0069.00
36 061 0070.01	36 061 0070.02	36 061 0071.00	36 061 0072.00	36 061 0073.00	36 061 0074.00	36 061 0075.00	36 061 0076.00	36 061 0077.00	36 061 0078.00
36 061 0079.00	36 061 0080.00	36 061 0081.00	36 061 0082.00	36 061 0083.00	36 061 0084.00	36 061 0086.01	36 061 0086.02	36 061 0086.03	36 061 0087.00
36 061 0088.00	36 061 0089.00	36 061 0090.00	36 061 0091.00	36 061 0092.00	36 061 0093.00	36 061 0094.00	36 061 0095.00	36 061 0096.00	36 061 0097.00
36 061 0098.00	36 061 0099.01	36 061 0099.02	36 061 0099.03	36 061 0100.00	36 061 0101.00	36 061 0102.00	36 061 0103.00	36 061 0104.00	36 061 0106.01
36 061 0106.02	36 061 0108.01	36 061 0108.02	36 061 0108.03	36 061 0109.00	36 061 0110.00	36 061 0111.00	36 061 0112.01	36 061 0112.02	36 061 0112.03
36 061 0113.00	36 061 0114.01	36 061 0114.02	36 061 0115.00	36 061 0116.00	36 061 0117.00	36 061 0118.00	36 061 0119.00	36 061 0120.00	36 061 0121.01
36 061 0121.02	36 061 0122.00	36 061 0124.00	36 061 0125.00	36 061 0126.01	36 061 0126.02	36 061 0127.00	36 061 0128.00	36 061 0129.01	36 061 0129.02
36 061 0130.00	36 061 0131.00	36 061 0132.01	36 061 0132.02	36 061 0132.03	36 061 0133.00	36 061 0134.00	36 061 0135.01	36 061 0135.02	36 061 0136.01
36 061 0136.02	36 061 0136.03	36 061 0136.04	36 061 0137.00	36 061 0138.00	36 061 0139.00	36 061 0140.00	36 061 0142.00	36 061 0143.00	36 061 0144.01
36 061 0144.02	36 061 0145.00	36 061 0146.01	36 061 0146.02	36 061 0147.00	36 061 0148.01	36 061 0148.02	36 061 0149.00	36 061 0150.01	36 061 0150.02
36 061 0151.01	36 061 0151.02	36 061 0152.00	36 061 0153.01	36 061 0153.02	36 061 0154.01	36 061 0154.02	36 061 0154.03	36 061 0155.01	36 061 0155.02
36 061 0156.01	36 061 0156.02	36 061 0157.00	36 061 0158.01	36 061 0158.02	36 061 0159.00	36 061 0160.01	36 061 0160.02	36 061 0161.00	36 061 0162.00
36 061 0163.00	36 061 0164.00	36 061 0165.00	36 061 0166.00	36 061 0167.00	36 061 0168.00	36 061 0169.00	36 061 0170.00	36 061 0171.00	36 061 0172.00
36 061 0173.00	36 061 0174.01	36 061 0174.02	36 061 0175.00	36 061 0177.00	36 061 0178.00	36 061 0179.00	36 061 0180.00	36 061 0181.00	36 061 0182.00
36 061 0183.00	36 061 0184.00	36 061 0185.00	36 061 0186.00	36 061 0187.00	36 061 0188.00	36 061 0189.00	36 061 0190.00	36 061 0191.00	36 061 0192.00
36 061 0193.00	36 061 0194.00	36 061 0195.00	36 061 0196.00	36 061 0197.01	36 061 0197.02	36 061 0198.00	36 061 0199.00	36 061 0200.00	36 061 0201.01
36 061 0201.02	36 061 0203.00	36 061 0205.00	36 061 0206.00	36 061 0207.01	36 061 0208.00	36 061 0209.01	36 061 0210.00	36 061 0211.00	36 061 0212.00
36 061 0213.03	36 061 0214.00	36 061 0215.00	36 061 0216.00	36 061 0217.03	36 061 0218.00	36 061 0219.00	36 061 0220.00	36 061 0221.02	36 061 0222.00
36 061 0223.01	36 061 0223.02	36 061 0224.00	36 061 0225.00	36 061 0226.00	36 061 0227.00	36 061 0228.00	36 061 0229.00	36 061 0230.00	36 061 0231.00
36 061 0232.00	36 061 0233.00	36 061 0234.00	36 061 0235.01	36 061 0235.02	36 061 0236.00	36 061 0237.00	36 061 0238.02	36 061 0238.03	36 061 0238.04
36 061 0239.00	36 061 0240.00	36 061 0241.00	36 061 0242.00	36 061 0243.01	36 061 0243.02	36 061 0245.00	36 061 0247.00	36 061 0249.00	36 061 0251.00
36 061 0253.00	36 061 0255.00	36 061 0257.00	36 061 0259.00	36 061 0261.00	36 061 0263.00	36 061 0265.00	36 061 0267.00	36 061 0269.00	36 061 0271.00
36 061 0273.00	36 061 0275.00	36 061 0277.00	36 061 0279.00	36 061 0281.00	36 061 0283.00	36 061 0285.00	36 061 0287.00	36 061 0291.00	36 061 0293.00
36 061 0295.00	36 061 0297.00	36 061 0299.00	36 061 0303.00	36 061 0307.00	36 061 0309.00	36 061 0311.00	36 061 0317.03	36 061 0317.04	36 061 0319.00

NEW YORK (36) - QUEENS COUNTY (081) - 725 Tracts

36 081 0001.01	36 081 0001.02	36 081 0001.03	36 081 0001.04	36 081 0002.00	36 081 0004.00	36 081 0006.00	36 081 0007.01	36 081 0007.02	36 081 0008.00
36 081 0010.00	36 081 0012.00	36 081 0014.00	36 081 0016.00	36 081 0018.00	36 081 0019.01	36 081 0019.02	36 081 0019.03	36 081 0020.00	36 081 0022.00
36 081 0024.00	36 081 0025.00	36 081 0026.00	36 081 0028.00	36 081 0030.00	36 081 0031.00	36 081 0032.00	36 081 0033.01	36 081 0033.02	36 081 0034.00
36 081 0036.00	36 081 0037.00	36 081 0038.00	36 081 0039.00	36 081 0040.01	36 081 0040.02	36 081 0042.00	36 081 0043.00	36 081 0044.01	36 081 0045.00
36 081 0047.00	36 081 0050.00	36 081 0051.00	36 081 0052.00	36 081 0053.00	36 081 0054.00	36 081 0055.00	36 081 0057.00	36 081 0058.00	36 081 0059.00
36 081 0061.00	36 081 0062.01	36 081 0062.02	36 081 0063.00	36 081 0065.01	36 081 0065.02	36 081 0069.00	36 081 0071.00	36 081 0073.00	36 081 0075.00
36 081 0077.00	36 081 0079.00	36 081 0081.00	36 081 0083.00	36 081 0085.00	36 081 0086.00	36 081 0087.00	36 081 0088.00	36 081 0091.00	36 081 0094.00
36 081 0095.00	36 081 0096.00	36 081 0097.00	36 081 0098.00	36 081 0099.00	36 081 0100.00	36 081 0101.00	36 081 0102.00	36 081 0103.00	36 081 0104.00
36 081 0105.00	36 081 0106.00	36 081 0107.01	36 081 0108.00	36 081 0110.00	36 081 0111.00	36 081 0112.00	36 081 0113.00	36 081 0114.00	36 081 0115.00

36 081 0116.00	36 081 0117.00	36 081 0118.00	36 081 0119.00	36 081 0120.00	36 081 0121.00	36 081 0122.00	36 081 0123.01	36 081 0124.00	36 081 0125.00
36 081 0126.01	36 081 0126.02	36 081 0128.00	36 081 0130.00	36 081 0132.00	36 081 0134.00	36 081 0135.00	36 081 0136.00	36 081 0137.00	36 081 0138.00
36 081 0140.00	36 081 0141.00	36 081 0142.01	36 081 0142.02	36 081 0143.00	36 081 0144.00	36 081 0145.00	36 081 0147.00	36 081 0148.00	36 081 0149.00
36 081 0150.00	36 081 0151.00	36 081 0152.00	36 081 0153.00	36 081 0154.00	36 081 0155.00	36 081 0156.00	36 081 0157.00	36 081 0158.01	36 081 0158.02
36 081 0159.00	36 081 0161.00	36 081 0163.00	36 081 0164.00	36 081 0166.00	36 081 0168.00	36 081 0169.00	36 081 0170.00	36 081 0171.01	36 081 0171.02
36 081 0172.00	36 081 0174.00	36 081 0176.00	36 081 0178.00	36 081 0179.01	36 081 0179.02	36 081 0180.00	36 081 0181.01	36 081 0181.02	36 081 0182.00
36 081 0183.00	36 081 0184.01	36 081 0184.02	36 081 0185.01	36 081 0185.02	36 081 0186.00	36 081 0187.00	36 081 0188.00	36 081 0189.00	36 081 0190.00
36 081 0192.00	36 081 0194.00	36 081 0196.00	36 081 0198.00	36 081 0199.01	36 081 0199.02	36 081 0199.03	36 081 0202.00	36 081 0204.00	36 081 0205.00
36 081 0206.00	36 081 0208.00	36 081 0212.00	36 081 0214.00	36 081 0216.01	36 081 0216.02	36 081 0216.03	36 081 0219.00	36 081 0220.01	36 081 0220.02
36 081 0229.00	36 081 0230.00	36 081 0232.00	36 081 0235.01	36 081 0235.02	36 081 0236.00	36 081 0238.00	36 081 0240.00	36 081 0243.00	36 081 0245.00
36 081 0246.00	36 081 0247.00	36 081 0249.00	36 081 0251.00	36 081 0253.01	36 081 0253.02	36 081 0254.01	36 081 0254.02	36 081 0255.00	36 081 0257.00
36 081 0258.00	36 081 0259.00	36 081 0260.00	36 081 0261.00	36 081 0262.00	36 081 0263.00	36 081 0264.00	36 081 0265.01	36 081 0265.02	36 081 0266.00
36 081 0267.00	36 081 0269.01	36 081 0269.02	36 081 0270.00	36 081 0271.01	36 081 0271.02	36 081 0272.00	36 081 0273.01	36 081 0273.02	36 081 0274.00
36 081 0275.00	36 081 0276.00	36 081 0277.01	36 081 0277.02	36 081 0278.00	36 081 0279.00	36 081 0280.00	36 081 0281.00	36 081 0282.00	36 081 0283.00
36 081 0284.00	36 081 0285.00	36 081 0287.00	36 081 0288.01	36 081 0288.02	36 081 0288.03	36 081 0289.00	36 081 0291.00	36 081 0293.00	36 081 0294.00
36 081 0295.00	36 081 0297.00	36 081 0299.00	36 081 0306.00	36 081 0309.03	36 081 0309.04	36 081 0309.05	36 081 0309.06	36 081 0317.00	36 081 0320.00
36 081 0327.00	36 081 0328.00	36 081 0329.00	36 081 0330.00	36 081 0331.00	36 081 0334.01	36 081 0334.03	36 081 0334.04	36 081 0334.05	36 081 0337.00
36 081 0339.00	36 081 0347.00	36 081 0351.00	36 081 0352.00	36 081 0353.00	36 081 0357.00	36 081 0358.00	36 081 0361.00	36 081 0363.00	36 081 0365.00
36 081 0366.00	36 081 0367.00	36 081 0368.00	36 081 0371.00	36 081 0373.00	36 081 0375.01	36 081 0375.02	36 081 0376.00	36 081 0377.00	36 081 0379.00
36 081 0381.00	36 081 0383.01	36 081 0383.02	36 081 0384.00	36 081 0394.00	36 081 0398.00	36 081 0399.01	36 081 0399.02	36 081 0400.00	36 081 0401.01
36 081 0401.02	36 081 0402.00	36 081 0403.01	36 081 0403.02	36 081 0404.00	36 081 0405.01	36 081 0405.02	36 081 0407.01	36 081 0407.02	36 081 0409.01
36 081 0409.02	36 081 0411.00	36 081 0413.00	36 081 0414.00	36 081 0415.00	36 081 0424.00	36 081 0426.00	36 081 0427.00	36 081 0432.00	36 081 0434.00
36 081 0437.01	36 081 0437.02	36 081 0439.00	36 081 0440.00	36 081 0443.01	36 081 0443.02	36 081 0444.00	36 081 0446.01	36 081 0446.02	36 081 0448.00
36 081 0450.00	36 081 0452.00	36 081 0454.00	36 081 0455.00	36 081 0456.00	36 081 0457.00	36 081 0458.00	36 081 0459.00	36 081 0460.00	36 081 0461.00
36 081 0462.00	36 081 0463.00	36 081 0464.00	36 081 0465.00	36 081 0466.00	36 081 0467.00	36 081 0468.00	36 081 0469.01	36 081 0469.02	36 081 0470.00
36 081 0471.00	36 081 0472.00	36 081 0473.00	36 081 0475.00	36 081 0476.00	36 081 0478.01	36 081 0478.02	36 081 0479.00	36 081 0480.00	36 081 0481.00
36 081 0482.00	36 081 0483.01	36 081 0483.02	36 081 0484.00	36 081 0485.00	36 081 0489.00	36 081 0492.01	36 081 0492.02	36 081 0493.01	36 081 0493.02
36 081 0495.00	36 081 0496.00	36 081 0497.00	36 081 0499.00	36 081 0500.00	36 081 0502.01	36 081 0502.02	36 081 0504.00	36 081 0505.00	36 081 0506.00
36 081 0507.00	36 081 0508.00	36 081 0510.00	36 081 0511.00	36 081 0512.00	36 081 0513.00	36 081 0515.00	36 081 0516.00	36 081 0517.00	36 081 0518.00
36 081 0520.00	36 081 0521.00	36 081 0522.00	36 081 0524.00	36 081 0525.00	36 081 0526.00	36 081 0528.00	36 081 0530.00	36 081 0531.00	36 081 0532.00
36 081 0534.01	36 081 0535.01	36 081 0535.02	36 081 0536.01	36 081 0538.00	36 081 0539.01	36 081 0539.02	36 081 0540.00	36 081 0542.00	36 081 0545.00
36 081 0547.00	36 081 0548.00	36 081 0549.00	36 081 0551.00	36 081 0552.00	36 081 0553.00	36 081 0554.00	36 081 0555.00	36 081 0556.00	36 081 0557.00
36 081 0558.00	36 081 0559.00	36 081 0560.00	36 081 0561.00	36 081 0562.00	36 081 0564.00	36 081 0565.00	36 081 0566.00	36 081 0567.00	36 081 0568.00
36 081 0577.00	36 081 0579.00	36 081 0580.00	36 081 0581.00	36 081 0582.00	36 081 0583.00	36 081 0585.00	36 081 0587.00	36 081 0589.00	36 081 0590.00
36 081 0591.00	36 081 0592.00	36 081 0593.00	36 081 0594.00	36 081 0595.01	36 081 0595.02	36 081 0596.00	36 081 0598.00	36 081 0599.00	36 081 0600.00
36 081 0601.00	36 081 0603.00	36 081 0606.00	36 081 0607.01	36 081 0608.00	36 081 0610.00	36 081 0612.00	36 081 0613.01	36 081 0613.02	36 081 0614.00
36 081 0616.01	36 081 0616.02	36 081 0618.00	36 081 0619.00	36 081 0620.00	36 081 0621.00	36 081 0622.00	36 081 0623.00	36 081 0624.00	36 081 0625.00
36 081 0626.00	36 081 0627.00	36 081 0629.00	36 081 0630.00	36 081 0632.00	36 081 0633.01	36 081 0633.02	36 081 0635.00	36 081 0637.00	36 081 0638.00
36 081 0639.00	36 081 0641.01	36 081 0641.02	36 081 0645.00	36 081 0646.00	36 081 0650.00	36 081 0654.01	36 081 0654.02	36 081 0655.01	36 081 0656.00
36 081 0657.02	36 081 0657.03	36 081 0659.00	36 081 0660.00	36 081 0661.00	36 081 0663.01	36 081 0663.02	36 081 0664.01	36 081 0664.02	36 081 0664.03
36 081 0664.04	36 081 0665.01	36 081 0667.01	36 081 0669.00	36 081 0671.00	36 081 0677.00	36 081 0679.00	36 081 0680.00	36 081 0682.00	36 081 0683.00
36 081 0687.00	36 081 0690.00	36 081 0693.00	36 081 0694.00	36 081 0695.00	36 081 0697.01	36 081 0697.02	36 081 0703.00	36 081 0707.00	36 081 0709.00
36 081 0711.00	36 081 0713.03	36 081 0713.04	36 081 0713.05	36 081 0713.06	36 081 0716.00	36 081 0717.01	36 081 0717.02	36 081 0719.00	36 081 0721.00
36 081 0723.00	36 081 0729.00	36 081 0731.00	36 081 0737.00	36 081 0739.00	36 081 0741.00	36 081 0743.00	36 081 0745.00	36 081 0747.00	36 081 0749.00
36 081 0757.01	36 081 0757.02	36 081 0769.01	36 081 0769.02	36 081 0773.00	36 081 0775.00	36 081 0779.02	36 081 0779.03	36 081 0779.04	36 081 0779.05
36 081 0779.06	36 081 0779.07	36 081 0779.08	36 081 0788.00	36 081 0790.00	36 081 0792.00	36 081 0793.00	36 081 0797.01	36 081 0797.02	36 081 0799.00
36 081 0803.01	36 081 0803.02	36 081 0809.00	36 081 0814.00	36 081 0818.00	36 081 0837.00	36 081 0838.00	36 081 0840.00	36 081 0845.00	36 081 0846.01
36 081 0846.02	36 081 0849.01	36 081 0849.02	36 081 0853.00	36 081 0855.00	36 081 0857.00	36 081 0859.00	36 081 0861.00	36 081 0863.00	36 081 0864.00
36 081 0865.00	36 081 0869.00	36 081 0871.00	36 081 0884.00	36 081 0889.02	36 081 0889.03	36 081 0892.01	36 081 0892.02	36 081 0907.00	36 081 0916.02

36 081 0916.03	36 081 0916.04	36 081 0918.00	36 081 0919.00	36 081 0922.00	36 081 0925.00	36 081 0928.00	36 081 0929.00	36 081 0934.01	36 081 0934.02
36 081 0938.00	36 081 0939.00	36 081 0942.01	36 081 0942.02	36 081 0942.03	36 081 0945.00	36 081 0947.00	36 081 0954.00	36 081 0964.00	36 081 0972.02
36 081 0972.04	36 081 0972.05	36 081 0972.06	36 081 0972.07	36 081 0973.00	36 081 0981.00	36 081 0987.00	36 081 0991.00	36 081 0992.00	36 081 0997.01
36 081 0997.03	36 081 0997.04	36 081 0997.05	36 081 0998.01	36 081 0998.02	36 081 0999.00	36 081 1008.01	36 081 1008.03	36 081 1008.04	36 081 1010.02
36 081 1010.03	36 081 1010.04	36 081 1017.00	36 081 1029.00	36 081 1032.01	36 081 1032.02	36 081 1033.00	36 081 1039.00	36 081 1047.00	36 081 1059.00
36 081 1072.01	36 081 1072.02	36 081 1085.00	36 081 1093.00	36 081 1097.00	36 081 1099.00	36 081 1113.00	36 081 1123.00	36 081 1129.00	36 081 1133.00
36 081 1139.00	36 081 1141.00	36 081 1147.00	36 081 1151.00	36 081 1155.00	36 081 1157.00	36 081 1159.00	36 081 1161.00	36 081 1163.01	36 081 1163.02
36 081 1167.00	36 081 1171.00	36 081 1175.00	36 081 1181.00	36 081 1185.00	36 081 1187.00	36 081 1189.00	36 081 1191.00	36 081 1193.00	36 081 1195.00
36 081 1199.00	36 081 1201.00	36 081 1203.00	36 081 1205.00	36 081 1207.01	36 081 1207.02	36 081 1211.00	36 081 1215.00	36 081 1223.00	36 081 1227.02
36 081 1227.03	36 081 1227.04	36 081 1241.00	36 081 1247.00	36 081 1257.00	36 081 1265.00	36 081 1267.00	36 081 1277.00	36 081 1283.00	36 081 1291.02
36 081 1291.03	36 081 1291.04	36 081 1301.00	36 081 1333.00	36 081 1339.00	36 081 1341.00	36 081 1347.01	36 081 1347.02	36 081 1367.00	36 081 1377.00
36 081 1385.01	36 081 1385.02	36 081 1399.00	36 081 1403.00	36 081 1409.01	36 081 1409.02	36 081 1417.00	36 081 1429.00	36 081 1435.00	36 081 1441.00
36 081 1447.00	36 081 1451.01	36 081 1451.02	36 081 1459.00	36 081 1463.00	36 081 1467.00	36 081 1471.00	36 081 1479.00	36 081 1483.00	36 081 1507.01
36 081 1507.02	36 081 1529.01	36 081 1529.02	36 081 1551.01	36 081 1551.03	36 081 1551.04	36 081 1567.00	36 081 1571.01	36 081 1571.02	36 081 1579.01
36 081 1579.02	36 081 1579.03	36 081 1617.00	36 081 1621.00	36 081 9901.00					

NEW YORK (36) - RICHMOND COUNTY (085) - 126 Tracts

36 085 0003.00	36 085 0006.00	36 085 0007.00	36 085 0008.00	36 085 0009.00	36 085 0011.00	36 085 0017.00	36 085 0018.00	36 085 0020.01	36 085 0020.02
36 085 0021.00	36 085 0027.00	36 085 0029.00	36 085 0033.00	36 085 0036.00	36 085 0039.00	36 085 0040.01	36 085 0040.02	36 085 0040.03	36 085 0040.04
36 085 0047.00	36 085 0050.00	36 085 0059.01	36 085 0059.02	36 085 0064.00	36 085 0067.00	36 085 0070.01	36 085 0070.02	36 085 0074.00	36 085 0075.00
36 085 0077.00	36 085 0081.00	36 085 0096.01	36 085 0096.02	36 085 0097.01	36 085 0097.02	36 085 0105.00	36 085 0112.01	36 085 0112.03	36 085 0112.04
36 085 0114.01	36 085 0114.02	36 085 0121.00	36 085 0122.00	36 085 0125.00	36 085 0128.04	36 085 0128.05	36 085 0128.06	36 085 0132.01	36 085 0132.03
36 085 0132.04	36 085 0133.01	36 085 0133.02	36 085 0134.00	36 085 0138.00	36 085 0141.00	36 085 0146.04	36 085 0146.05	36 085 0146.06	36 085 0146.07
36 085 0146.08	36 085 0147.00	36 085 0151.00	36 085 0154.00	36 085 0156.01	36 085 0156.02	36 085 0156.03	36 085 0169.01	36 085 0170.05	36 085 0170.07
36 085 0170.09	36 085 0170.11	36 085 0170.12	36 085 0170.13	36 085 0170.14	36 085 0170.15	36 085 0170.16	36 085 0173.00	36 085 0176.00	36 085 0177.01
36 085 0177.02	36 085 0181.00	36 085 0187.01	36 085 0187.03	36 085 0187.04	36 085 0189.01	36 085 0189.02	36 085 0197.00	36 085 0198.00	36 085 0201.00
36 085 0207.01	36 085 0207.02	36 085 0208.03	36 085 0208.04	36 085 0208.05	36 085 0208.06	36 085 0213.00	36 085 0223.00	36 085 0226.01	36 085 0226.02
36 085 0228.01	36 085 0228.02	36 085 0231.00	36 085 0239.00	36 085 0244.01	36 085 0244.02	36 085 0247.00	36 085 0248.00	36 085 0251.00	36 085 0273.01
36 085 0273.02	36 085 0277.02	36 085 0277.04	36 085 0277.05	36 085 0277.06	36 085 0279.00	36 085 0291.02	36 085 0291.04	36 085 0291.05	36 085 0291.06
36 085 0303.01	36 085 0303.02	36 085 0319.01	36 085 0319.02	36 085 0323.00	36 085 9901.00				

NEW YORK (36) - SUFFOLK COUNTY (103) - 385 Tracts

36 103 1101.01	36 103 1101.03	36 103 1101.04	36 103 1102.00	36 103 1103.00	36 103 1104.01	36 103 1104.02	36 103 1105.01	36 103 1105.02	36 103 1106.01
36 103 1106.02	36 103 1108.01	36 103 1108.03	36 103 1109.01	36 103 1109.02	36 103 1110.01	36 103 1110.02	36 103 1111.01	36 103 1111.02	36 103 1111.03
36 103 1112.01	36 103 1112.02	36 103 1113.00	36 103 1114.01	36 103 1114.02	36 103 1115.03	36 103 1115.04	36 103 1115.06	36 103 1115.07	36 103 1115.08
36 103 1116.01	36 103 1116.02	36 103 1117.01	36 103 1117.03	36 103 1117.04	36 103 1118.01	36 103 1118.02	36 103 1118.03	36 103 1118.04	36 103 1119.00
36 103 1120.01	36 103 1120.02	36 103 1121.02	36 103 1121.03	36 103 1121.04	36 103 1122.04	36 103 1122.11	36 103 1122.12	36 103 1122.13	36 103 1122.15
36 103 1122.16	36 103 1122.17	36 103 1122.18	36 103 1122.19	36 103 1122.20	36 103 1223.00	36 103 1224.05	36 103 1224.06	36 103 1224.07	36 103 1224.08
36 103 1225.01	36 103 1225.02	36 103 1226.02	36 103 1226.03	36 103 1226.04	36 103 1226.05	36 103 1227.04	36 103 1227.05	36 103 1227.06	36 103 1227.07
36 103 1228.01	36 103 1228.02	36 103 1229.01	36 103 1229.02	36 103 1230.01	36 103 1230.02	36 103 1231.01	36 103 1231.02	36 103 1232.01	36 103 1232.03
36 103 1232.04	36 103 1233.03	36 103 1233.04	36 103 1234.01	36 103 1234.03	36 103 1234.04	36 103 1235.00	36 103 1236.00	36 103 1237.01	36 103 1237.03
36 103 1237.04	36 103 1238.01	36 103 1238.02	36 103 1239.00	36 103 1240.01	36 103 1240.02	36 103 1241.01	36 103 1241.02	36 103 1242.00	36 103 1243.01
36 103 1243.02	36 103 1244.01	36 103 1244.02	36 103 1245.00	36 103 1246.01	36 103 1246.02	36 103 1347.02	36 103 1347.03	36 103 1347.04	36 103 1349.02
36 103 1349.06	36 103 1349.07	36 103 1349.08	36 103 1349.09	36 103 1350.02	36 103 1350.03	36 103 1350.04	36 103 1350.05	36 103 1351.01	36 103 1351.02
36 103 1351.03	36 103 1351.04	36 103 1352.01	36 103 1352.05	36 103 1352.08	36 103 1352.09	36 103 1353.03	36 103 1353.05	36 103 1353.06	36 103 1354.01
36 103 1354.02	36 103 1354.03	36 103 1355.00	36 103 1456.01	36 103 1456.02	36 103 1456.03	36 103 1456.04	36 103 1456.05	36 103 1457.01	36 103 1457.02
36 103 1457.03	36 103 1457.05	36 103 1457.06	36 103 1458.03	36 103 1458.04	36 103 1458.07	36 103 1458.08	36 103 1458.09	36 103 1458.10	36 103 1459.01
36 103 1459.03	36 103 1459.04	36 103 1459.05	36 103 1460.01	36 103 1460.02	36 103 1460.04	36 103 1460.05	36 103 1461.02	36 103 1461.03	36 103 1461.05
36 103 1461.06	36 103 1462.01	36 103 1462.02	36 103 1462.03	36 103 1462.04	36 103 1462.05	36 103 1462.06	36 103 1463.00	36 103 1464.02	36 103 1464.03

36 103 1464.04	36 103 1465.00	36 103 1466.07	36 103 1466.08	36 103 1466.11	36 103 1466.12	36 103 1466.13	36 103 1466.14	36 103 1466.16	36 103 1466.17
36 103 1466.18	36 103 1466.19	36 103 1466.20	36 103 1467.03	36 103 1467.04	36 103 1467.05	36 103 1467.06	36 103 1468.00	36 103 1469.01	36 103 1469.02
36 103 1470.01	36 103 1470.03	36 103 1470.04	36 103 1471.00	36 103 1472.01	36 103 1472.02	36 103 1473.01	36 103 1473.02	36 103 1474.01	36 103 1474.02
36 103 1475.02	36 103 1475.03	36 103 1475.04	36 103 1475.05	36 103 1476.01	36 103 1476.02	36 103 1477.01	36 103 1477.02	36 103 1478.02	36 103 1478.03
36 103 1478.04	36 103 1479.01	36 103 1479.02	36 103 1580.01	36 103 1580.09	36 103 1580.10	36 103 1580.11	36 103 1580.12	36 103 1580.13	36 103 1580.14
36 103 1580.15	36 103 1580.16	36 103 1580.17	36 103 1581.02	36 103 1581.03	36 103 1581.07	36 103 1581.08	36 103 1581.11	36 103 1581.12	36 103 1581.14
36 103 1581.16	36 103 1581.17	36 103 1581.18	36 103 1581.19	36 103 1581.20	36 103 1582.05	36 103 1582.06	36 103 1582.07	36 103 1582.08	36 103 1582.09
36 103 1583.04	36 103 1583.06	36 103 1583.09	36 103 1583.10	36 103 1583.15	36 103 1583.17	36 103 1583.18	36 103 1583.19	36 103 1583.20	36 103 1583.22
36 103 1583.24	36 103 1583.25	36 103 1583.26	36 103 1583.27	36 103 1583.28	36 103 1583.29	36 103 1584.01	36 103 1584.02	36 103 1584.03	36 103 1584.07
36 103 1584.08	36 103 1584.09	36 103 1584.10	36 103 1584.11	36 103 1584.12	36 103 1585.02	36 103 1585.05	36 103 1585.06	36 103 1585.09	36 103 1585.10
36 103 1585.11	36 103 1585.12	36 103 1585.13	36 103 1585.14	36 103 1586.04	36 103 1586.05	36 103 1586.06	36 103 1586.07	36 103 1586.08	36 103 1586.09
36 103 1587.05	36 103 1587.07	36 103 1587.08	36 103 1587.09	36 103 1587.10	36 103 1587.11	36 103 1587.12	36 103 1587.13	36 103 1587.14	36 103 1587.15
36 103 1588.02	36 103 1588.03	36 103 1588.05	36 103 1588.06	36 103 1589.01	36 103 1589.02	36 103 1590.00	36 103 1591.03	36 103 1591.06	36 103 1591.07
36 103 1591.08	36 103 1591.09	36 103 1591.10	36 103 1591.11	36 103 1591.12	36 103 1592.01	36 103 1592.03	36 103 1592.04	36 103 1593.00	36 103 1594.06
36 103 1594.07	36 103 1594.08	36 103 1594.10	36 103 1594.11	36 103 1594.13	36 103 1594.14	36 103 1594.15	36 103 1594.16	36 103 1595.09	36 103 1595.10
36 103 1595.11	36 103 1595.12	36 103 1595.13	36 103 1595.14	36 103 1595.15	36 103 1595.16	36 103 1595.17	36 103 1595.18	36 103 1596.02	36 103 1596.03
36 103 1596.04	36 103 1597.00	36 103 1697.01	36 103 1697.03	36 103 1697.05	36 103 1697.06	36 103 1698.00	36 103 1699.03	36 103 1699.04	36 103 1699.05
36 103 1699.06	36 103 1700.03	36 103 1700.04	36 103 1700.05	36 103 1700.06	36 103 1701.01	36 103 1702.03	36 103 1702.04	36 103 1702.05	36 103 1702.06
36 103 1803.00	36 103 1904.02	36 103 1904.03	36 103 1904.04	36 103 1904.05	36 103 1905.02	36 103 1905.03	36 103 1905.04	36 103 1906.03	36 103 1906.04
36 103 1906.05	36 103 1906.06	36 103 1907.06	36 103 1907.08	36 103 1907.09	36 103 1907.10	36 103 1907.11	36 103 1907.12	36 103 1907.13	36 103 1907.14
36 103 1908.01	36 103 1908.02	36 103 2009.01	36 103 2009.03	36 103 2009.04	36 103 2009.05	36 103 2009.06	36 103 2010.05	36 103 2010.06	36 103 2010.07
36 103 2010.08	36 103 2010.09	36 103 2010.10	36 103 2012.00	36 103 9901.00					

NEW YORK (36) - WESTCHESTER COUNTY (119) - 241 Tracts

36 119 0001.01	36 119 0001.03	36 119 0001.04	36 119 0002.02	36 119 0002.03	36 119 0002.04	36 119 0002.05	36 119 0003.00	36 119 0004.01	36 119 0004.03
36 119 0004.04	36 119 0005.01	36 119 0005.02	36 119 0006.01	36 119 0006.02	36 119 0007.01	36 119 0007.02	36 119 0008.01	36 119 0008.02	36 119 0008.03
36 119 0009.00	36 119 0010.00	36 119 0011.01	36 119 0011.02	36 119 0012.00	36 119 0013.01	36 119 0013.02	36 119 0013.04	36 119 0013.05	36 119 0014.01
36 119 0014.02	36 119 0014.03	36 119 0015.02	36 119 0015.03	36 119 0015.04	36 119 0015.05	36 119 0016.00	36 119 0017.01	36 119 0017.02	36 119 0018.00
36 119 0019.00	36 119 0020.00	36 119 0021.01	36 119 0021.03	36 119 0021.04	36 119 0021.05	36 119 0021.06	36 119 0021.07	36 119 0022.01	36 119 0022.02
36 119 0022.03	36 119 0022.04	36 119 0023.00	36 119 0024.01	36 119 0024.02	36 119 0024.03	36 119 0024.04	36 119 0024.05	36 119 0026.00	36 119 0027.00
36 119 0028.00	36 119 0029.00	36 119 0030.00	36 119 0031.00	36 119 0032.00	36 119 0033.00	36 119 0034.00	36 119 0035.00	36 119 0036.00	36 119 0037.00
36 119 0038.00	36 119 0039.00	36 119 0040.01	36 119 0040.02	36 119 0041.00	36 119 0042.00	36 119 0045.00	36 119 0046.00	36 119 0047.00	36 119 0048.01
36 119 0048.02	36 119 0049.00	36 119 0050.01	36 119 0050.02	36 119 0051.00	36 119 0052.00	36 119 0053.00	36 119 0054.00	36 119 0055.00	36 119 0056.00
36 119 0057.02	36 119 0057.03	36 119 0057.04	36 119 0058.00	36 119 0059.01	36 119 0059.02	36 119 0060.00	36 119 0061.00	36 119 0062.00	36 119 0063.01
36 119 0063.02	36 119 0064.00	36 119 0065.00	36 119 0066.00	36 119 0067.00	36 119 0068.01	36 119 0068.02	36 119 0069.00	36 119 0070.00	36 119 0071.00
36 119 0072.00	36 119 0073.00	36 119 0074.01	36 119 0074.02	36 119 0075.00	36 119 0076.00	36 119 0077.00	36 119 0078.00	36 119 0079.01	36 119 0079.02
36 119 0080.00	36 119 0081.00	36 119 0082.00	36 119 0083.01	36 119 0083.02	36 119 0084.01	36 119 0084.03	36 119 0084.04	36 119 0085.00	36 119 0086.02
36 119 0087.00	36 119 0088.01	36 119 0088.02	36 119 0089.01	36 119 0089.02	36 119 0090.00	36 119 0091.00	36 119 0092.01	36 119 0092.02	36 119 0093.00
36 119 0094.00	36 119 0095.00	36 119 0096.00	36 119 0097.01	36 119 0097.02	36 119 0097.03	36 119 0098.00	36 119 0099.00	36 119 0100.00	36 119 0101.00
36 119 0102.00	36 119 0103.00	36 119 0104.00	36 119 0105.00	36 119 0106.00	36 119 0107.01	36 119 0107.02	36 119 0108.01	36 119 0108.03	36 119 0108.04
36 119 0109.01	36 119 0109.02	36 119 0109.03	36 119 0110.00	36 119 0111.01	36 119 0111.02	36 119 0112.00	36 119 0113.00	36 119 0114.01	36 119 0114.02
36 119 0115.00	36 119 0116.01	36 119 0116.02	36 119 0117.00	36 119 0118.00	36 119 0119.02	36 119 0120.00	36 119 0121.01	36 119 0121.02	36 119 0122.01
36 119 0122.02	36 119 0123.01	36 119 0123.03	36 119 0123.04	36 119 0124.00	36 119 0125.01	36 119 0125.02	36 119 0125.03	36 119 0126.00	36 119 0127.00
36 119 0128.03	36 119 0128.04	36 119 0129.00	36 119 0130.00	36 119 0131.02	36 119 0131.03	36 119 0131.04	36 119 0132.01	36 119 0132.02	36 119 0133.01
36 119 0133.04	36 119 0134.01	36 119 0134.02	36 119 0135.00	36 119 0136.00	36 119 0137.00	36 119 0138.00	36 119 0139.00	36 119 0140.00	36 119 0141.00
36 119 0142.00	36 119 0143.00	36 119 0144.00	36 119 0145.00	36 119 0146.04	36 119 0146.05	36 119 0146.06	36 119 0146.07	36 119 0147.01	36 119 0147.03
36 119 0147.04	36 119 0148.05	36 119 0148.06	36 119 0148.08	36 119 0148.09	36 119 0148.10	36 119 0148.11	36 119 0148.12	36 119 0148.13	36 119 0149.01
36 119 0149.03	36 119 0149.07	36 119 0149.08	36 119 0149.09	36 119 0150.00	36 119 0151.00	36 119 9810.00	36 119 9820.00	36 119 9830.00	36 119 9840.00
36 119 9850.00									

CONNECTICUT (09) - SOUTHEASTERN CONNECTICUT PLANNING REGION (180) - 68 Tracts

09 180 6903.00	09 180 6904.00	09 180 6905.00	09 180 6907.00	09 180 6908.00	09 180 6909.00	09 180 6933.00	09 180 6934.00	09 180 6935.00	09 180 6936.00
09 180 6937.00	09 180 6952.01	09 180 6952.02	09 180 6961.00	09 180 6962.00	09 180 6963.00	09 180 6964.01	09 180 6965.00	09 180 6966.00	09 180 6967.01
09 180 6968.00	09 180 6970.00	09 180 7001.00	09 180 7011.00	09 180 7012.00	09 180 7021.00	09 180 7023.00	09 180 7024.00	09 180 7025.00	09 180 7026.00
09 180 7027.00	09 180 7028.00	09 180 7029.00	09 180 7030.00	09 180 7051.01	09 180 7051.02	09 180 7052.00	09 180 7053.00	09 180 7054.00	09 180 7071.00
09 180 7091.00	09 180 7092.00	09 180 7101.00	09 180 7111.00	09 180 7121.00	09 180 7131.00	09 180 7141.01	09 180 7141.03	09 180 7141.04	09 180 7151.00
09 180 7161.01	09 180 7161.02	09 180 8003.00	09 180 8004.00	09 180 8005.01	09 180 8005.02	09 180 8006.00	09 180 8007.00	09 180 8701.00	09 180 8702.00
09 180 8703.00	09 180 8705.01	09 180 8705.02	09 180 8707.01	09 180 8707.03	09 180 8707.04	09 180 9800.00	09 180 9901.00		

DELAWARE (10) - NEW CASTLE COUNTY (003) - 145 Tracts

10 003 0002.00	10 003 0003.00	10 003 0004.00	10 003 0005.00	10 003 0006.01	10 003 0006.02	10 003 0009.00	10 003 0011.00	10 003 0012.00	10 003 0013.00
10 003 0014.00	10 003 0015.00	10 003 0016.00	10 003 0019.02	10 003 0021.00	10 003 0022.00	10 003 0023.00	10 003 0024.00	10 003 0025.00	10 003 0026.00
10 003 0027.00	10 003 0028.00	10 003 0029.00	10 003 0030.02	10 003 0101.04	10 003 0101.05	10 003 0101.06	10 003 0102.00	10 003 0103.00	10 003 0104.00
10 003 0105.02	10 003 0107.03	10 003 0107.04	10 003 0108.00	10 003 0109.00	10 003 0110.00	10 003 0111.00	10 003 0112.01	10 003 0112.02	10 003 0112.03
10 003 0112.04	10 003 0112.05	10 003 0112.06	10 003 0113.00	10 003 0114.00	10 003 0115.00	10 003 0116.00	10 003 0117.00	10 003 0118.00	10 003 0119.00
10 003 0120.00	10 003 0121.00	10 003 0122.00	10 003 0123.00	10 003 0124.00	10 003 0125.00	10 003 0126.00	10 003 0127.00	10 003 0129.00	10 003 0130.00
10 003 0131.00	10 003 0132.00	10 003 0133.00	10 003 0134.00	10 003 0135.01	10 003 0135.05	10 003 0135.06	10 003 0135.07	10 003 0135.08	10 003 0136.04
10 003 0136.07	10 003 0136.08	10 003 0136.10	10 003 0136.11	10 003 0136.12	10 003 0136.13	10 003 0136.14	10 003 0136.15	10 003 0137.00	10 003 0138.00
10 003 0139.01	10 003 0139.03	10 003 0139.05	10 003 0139.06	10 003 0140.00	10 003 0141.00	10 003 0142.00	10 003 0143.01	10 003 0143.02	10 003 0144.02
10 003 0144.03	10 003 0144.04	10 003 0145.01	10 003 0145.02	10 003 0147.02	10 003 0147.03	10 003 0147.05	10 003 0147.06	10 003 0148.03	10 003 0148.08
10 003 0148.09	10 003 0148.10	10 003 0148.11	10 003 0148.12	10 003 0148.13	10 003 0148.14	10 003 0149.03	10 003 0149.04	10 003 0149.06	10 003 0149.07
10 003 0149.08	10 003 0149.09	10 003 0150.00	10 003 0151.00	10 003 0152.00	10 003 0154.00	10 003 0155.02	10 003 0156.00	10 003 0158.02	10 003 0159.00
10 003 0160.00	10 003 0161.00	10 003 0162.00	10 003 0163.01	10 003 0163.06	10 003 0163.07	10 003 0163.08	10 003 0163.09	10 003 0164.01	10 003 0164.04
10 003 0166.08	10 003 0166.09	10 003 0166.10	10 003 0166.11	10 003 0166.12	10 003 0166.13	10 003 0166.14	10 003 0168.05	10 003 0168.06	10 003 0168.07
10 003 0168.08	10 003 0169.01	10 003 0169.04	10 003 9801.00	10 003 9901.00					

NEW JERSEY (34) - BURLINGTON COUNTY (005) - 117 Tracts

34 005 7001.02	34 005 7001.03	34 005 7001.04	34 005 7002.00	34 005 7003.03	34 005 7003.04	34 005 7003.05	34 005 7003.06	34 005 7003.07	34 005 7004.01
34 005 7004.02	34 005 7004.03	34 005 7004.05	34 005 7004.07	34 005 7004.08	34 005 7005.01	34 005 7005.02	34 005 7005.03	34 005 7005.04	34 005 7005.05
34 005 7006.02	34 005 7006.03	34 005 7006.05	34 005 7007.01	34 005 7007.02	34 005 7007.03	34 005 7008.00	34 005 7009.00	34 005 7010.01	34 005 7010.02
34 005 7011.02	34 005 7011.03	34 005 7011.04	34 005 7011.05	34 005 7012.01	34 005 7012.03	34 005 7012.04	34 005 7012.05	34 005 7013.01	34 005 7013.02
34 005 7013.03	34 005 7014.01	34 005 7014.02	34 005 7015.02	34 005 7017.00	34 005 7021.01	34 005 7022.03	34 005 7022.04	34 005 7022.06	34 005 7022.07
34 005 7022.08	34 005 7022.09	34 005 7022.10	34 005 7023.00	34 005 7024.00	34 005 7025.00	34 005 7026.01	34 005 7026.03	34 005 7027.01	34 005 7027.02
34 005 7028.01	34 005 7028.02	34 005 7028.03	34 005 7028.04	34 005 7028.05	34 005 7028.06	34 005 7028.07	34 005 7028.08	34 005 7028.09	34 005 7028.10
34 005 7028.11	34 005 7029.05	34 005 7029.06	34 005 7029.07	34 005 7029.08	34 005 7029.09	34 005 7029.10	34 005 7029.13	34 005 7029.14	34 005 7029.15
34 005 7029.17	34 005 7029.18	34 005 7030.00	34 005 7031.02	34 005 7031.03	34 005 7031.04	34 005 7032.01	34 005 7032.02	34 005 7032.03	34 005 7036.00
34 005 7037.00	34 005 7038.01	34 005 7038.02	34 005 7038.03	34 005 7038.04	34 005 7039.00	34 005 7040.04	34 005 7040.05	34 005 7040.06	34 005 7040.07
34 005 7040.08	34 005 7040.09	34 005 7040.11	34 005 7040.12	34 005 7040.13	34 005 7040.15	34 005 7040.16	34 005 7042.01	34 005 7042.02	34 005 7043.02
34 005 7045.00	34 005 7046.00	34 005 7047.00	34 005 7048.01	34 005 9818.02	34 005 9821.11	34 005 9822.00			

NEW JERSEY (34) - CAMDEN COUNTY (007) - 129 Tracts

34 007 6002.00	34 007 6004.00	34 007 6007.00	34 007 6008.00	34 007 6009.00	34 007 6010.00	34 007 6011.01	34 007 6011.02	34 007 6012.00	34 007 6013.00
34 007 6014.00	34 007 6015.00	34 007 6016.00	34 007 6017.00	34 007 6018.00	34 007 6019.00	34 007 6020.00	34 007 6025.03	34 007 6026.01	34 007 6026.02
34 007 6029.01	34 007 6029.02	34 007 6030.01	34 007 6030.02	34 007 6031.00	34 007 6032.01	34 007 6032.02	34 007 6033.01	34 007 6033.02	34 007 6033.03
34 007 6034.00	34 007 6035.01	34 007 6035.03	34 007 6035.04	34 007 6035.05	34 007 6035.06	34 007 6035.07	34 007 6036.01	34 007 6036.02	34 007 6036.03
34 007 6037.00	34 007 6038.00	34 007 6039.01	34 007 6039.02	34 007 6041.00	34 007 6042.00	34 007 6043.00	34 007 6044.00	34 007 6046.00	34 007 6047.00
34 007 6051.00	34 007 6052.00	34 007 6053.00	34 007 6054.00	34 007 6056.02	34 007 6057.00	34 007 6058.00	34 007 6059.00	34 007 6060.00	34 007 6061.00
34 007 6062.00	34 007 6063.00	34 007 6064.00	34 007 6065.00	34 007 6066.00	34 007 6067.00	34 007 6068.00	34 007 6070.00	34 007 6071.00	34 007 6072.00
34 007 6073.00	34 007 6074.01	34 007 6074.02	34 007 6075.02	34 007 6075.03	34 007 6075.04	34 007 6075.05	34 007 6075.06	34 007 6075.07	34 007 6076.00

34 007 6077.01	34 007 6077.02	34 007 6078.01	34 007 6078.02	34 007 6079.00	34 007 6080.01	34 007 6082.02	34 007 6082.05	34 007 6082.06	34 007 6082.09
34 007 6082.10	34 007 6082.11	34 007 6083.02	34 007 6083.03	34 007 6083.04	34 007 6084.01	34 007 6084.02	34 007 6084.03	34 007 6084.04	34 007 6085.03
34 007 6085.04	34 007 6086.00	34 007 6087.00	34 007 6088.00	34 007 6089.01	34 007 6089.03	34 007 6089.04	34 007 6090.00	34 007 6091.03	34 007 6092.01
34 007 6092.02	34 007 6092.04	34 007 6092.05	34 007 6092.06	34 007 6092.07	34 007 6103.00	34 007 6104.00	34 007 6105.00	34 007 6106.00	34 007 6108.00
34 007 6109.00	34 007 6110.00	34 007 6111.00	34 007 6112.00	34 007 6113.00	34 007 6114.00	34 007 6115.00	34 007 6116.00	34 007 6117.00	

NEW JERSEY (34) - GLOUCESTER COUNTY (015) - 69 Tracts

34 015 5001.00	34 015 5002.01	34 015 5002.02	34 015 5002.03	34 015 5002.04	34 015 5002.05	34 015 5003.00	34 015 5004.00	34 015 5005.00	34 015 5006.01
34 015 5006.02	34 015 5007.02	34 015 5007.03	34 015 5007.04	34 015 5007.05	34 015 5008.00	34 015 5009.00	34 015 5010.01	34 015 5010.02	34 015 5010.03
34 015 5011.01	34 015 5011.02	34 015 5011.03	34 015 5011.04	34 015 5011.05	34 015 5011.06	34 015 5011.07	34 015 5012.01	34 015 5012.02	34 015 5012.03
34 015 5012.04	34 015 5012.05	34 015 5012.06	34 015 5012.08	34 015 5012.09	34 015 5012.10	34 015 5012.12	34 015 5012.13	34 015 5013.01	34 015 5013.02
34 015 5013.03	34 015 5014.02	34 015 5014.03	34 015 5014.04	34 015 5014.05	34 015 5014.06	34 015 5015.01	34 015 5015.02	34 015 5016.03	34 015 5016.04
34 015 5016.05	34 015 5016.06	34 015 5016.08	34 015 5016.09	34 015 5017.01	34 015 5017.02	34 015 5017.03	34 015 5017.04	34 015 5018.00	34 015 5019.00
34 015 5020.01	34 015 5020.02	34 015 5021.00	34 015 5022.01	34 015 5022.02	34 015 5022.03	34 015 5022.04	34 015 5023.00	34 015 5024.00	

PENNSYLVANIA (42) - BUCKS COUNTY (017) - 147 Tracts

42 017 1001.02	42 017 1001.03	42 017 1001.04	42 017 1001.05	42 017 1002.01	42 017 1002.06	42 017 1002.07	42 017 1002.08	42 017 1002.10	42 017 1002.11
42 017 1002.12	42 017 1002.13	42 017 1002.14	42 017 1003.02	42 017 1003.03	42 017 1003.04	42 017 1003.06	42 017 1003.07	42 017 1004.01	42 017 1004.02
42 017 1004.03	42 017 1004.04	42 017 1004.06	42 017 1004.07	42 017 1004.08	42 017 1005.00	42 017 1006.00	42 017 1007.00	42 017 1008.03	42 017 1008.04
42 017 1008.05	42 017 1008.07	42 017 1008.08	42 017 1008.09	42 017 1008.11	42 017 1009.00	42 017 1011.00	42 017 1014.01	42 017 1014.03	42 017 1014.04
42 017 1014.05	42 017 1015.03	42 017 1015.04	42 017 1015.05	42 017 1015.06	42 017 1016.03	42 017 1016.05	42 017 1016.07	42 017 1016.09	42 017 1016.10
42 017 1016.11	42 017 1018.02	42 017 1018.05	42 017 1018.07	42 017 1018.08	42 017 1018.09	42 017 1018.10	42 017 1019.00	42 017 1020.02	42 017 1020.03
42 017 1020.04	42 017 1021.02	42 017 1021.04	42 017 1023.00	42 017 1024.01	42 017 1024.02	42 017 1025.00	42 017 1026.00	42 017 1027.00	42 017 1028.01
42 017 1031.01	42 017 1031.02	42 017 1031.03	42 017 1033.00	42 017 1034.00	42 017 1037.00	42 017 1038.00	42 017 1039.00	42 017 1040.00	42 017 1041.00
42 017 1042.01	42 017 1042.03	42 017 1042.04	42 017 1043.01	42 017 1043.03	42 017 1043.04	42 017 1044.00	42 017 1045.02	42 017 1045.03	42 017 1045.05
42 017 1045.06	42 017 1046.01	42 017 1046.03	42 017 1046.04	42 017 1047.01	42 017 1047.02	42 017 1047.03	42 017 1048.00	42 017 1049.01	42 017 1049.02
42 017 1050.03	42 017 1050.04	42 017 1050.06	42 017 1050.08	42 017 1050.09	42 017 1050.10	42 017 1050.11	42 017 1050.12	42 017 1050.13	42 017 1051.00
42 017 1052.02	42 017 1052.03	42 017 1052.06	42 017 1052.07	42 017 1052.08	42 017 1053.00	42 017 1054.01	42 017 1054.02	42 017 1055.05	42 017 1055.06
42 017 1055.07	42 017 1055.08	42 017 1055.09	42 017 1055.10	42 017 1055.11	42 017 1056.00	42 017 1057.02	42 017 1057.04	42 017 1058.01	42 017 1058.05
42 017 1058.07	42 017 1058.08	42 017 1058.09	42 017 1058.10	42 017 1058.11	42 017 1058.12	42 017 1059.00	42 017 1060.00	42 017 1061.00	42 017 1062.01
42 017 1062.02	42 017 1063.00	42 017 1064.01	42 017 1064.02	42 017 1065.00	42 017 1066.00	42 017 9800.00			

PENNSYLVANIA (42) - CHESTER COUNTY (029) - 124 Tracts

42 029 3001.01	42 029 3001.03	42 029 3001.04	42 029 3001.06	42 029 3001.07	42 029 3001.08	42 029 3001.09	42 029 3002.01	42 029 3002.02	42 029 3003.01
42 029 3003.02	42 029 3003.03	42 029 3004.00	42 029 3005.01	42 029 3005.02	42 029 3006.00	42 029 3007.00	42 029 3008.00	42 029 3009.00	42 029 3010.01
42 029 3010.02	42 029 3011.00	42 029 3013.00	42 029 3014.01	42 029 3014.02	42 029 3015.00	42 029 3016.00	42 029 3017.00	42 029 3018.00	42 029 3019.00
42 029 3020.00	42 029 3021.02	42 029 3021.03	42 029 3021.04	42 029 3022.03	42 029 3022.04	42 029 3022.05	42 029 3022.06	42 029 3022.07	42 029 3023.00
42 029 3024.00	42 029 3025.00	42 029 3026.00	42 029 3027.02	42 029 3027.03	42 029 3027.04	42 029 3027.05	42 029 3027.06	42 029 3028.02	42 029 3028.03
42 029 3028.04	42 029 3028.06	42 029 3028.07	42 029 3029.01	42 029 3029.02	42 029 3030.00	42 029 3031.00	42 029 3033.01	42 029 3033.02	42 029 3034.01
42 029 3034.02	42 029 3035.01	42 029 3035.02	42 029 3038.01	42 029 3038.03	42 029 3038.04	42 029 3039.01	42 029 3039.02	42 029 3040.00	42 029 3041.01
42 029 3041.02	42 029 3042.01	42 029 3043.00	42 029 3044.03	42 029 3044.04	42 029 3044.05	42 029 3044.06	42 029 3045.02	42 029 3045.03	42 029 3045.04
42 029 3046.00	42 029 3049.00	42 029 3050.00	42 029 3051.01	42 029 3051.02	42 029 3053.00	42 029 3054.00	42 029 3055.00	42 029 3056.00	42 029 3057.00
42 029 3060.00	42 029 3063.00	42 029 3065.01	42 029 3065.03	42 029 3065.04	42 029 3066.00	42 029 3067.00	42 029 3068.00	42 029 3069.00	42 029 3070.00
42 029 3071.00	42 029 3072.00	42 029 3073.00	42 029 3074.00	42 029 3077.00	42 029 3078.00	42 029 3079.00	42 029 3080.00	42 029 3081.01	42 029 3081.02
42 029 3082.00	42 029 3110.00	42 029 3111.00	42 029 3112.00	42 029 3113.00	42 029 3114.01	42 029 3114.03	42 029 3114.04	42 029 3115.00	42 029 3116.00
42 029 3117.01	42 029 3117.02	42 029 3118.00	42 029 9800.00						

PENNSYLVANIA (42) - DELAWARE COUNTY (045) - 152 Tracts

42 045 4003.01	42 045 4003.02	42 045 4004.01	42 045 4004.02	42 045 4005.00	42 045 4006.00	42 045 4007.00	42 045 4008.01	42 045 4008.02	42 045 4009.00

42 045 4010.00	42 045 4011.01	42 045 4011.03	42 045 4011.04	42 045 4012.00	42 045 4013.02	42 045 4013.03	42 045 4014.01	42 045 4014.02	42 045 4015.02
42 045 4015.03	42 045 4016.00	42 045 4017.00	42 045 4018.00	42 045 4019.00	42 045 4020.00	42 045 4021.00	42 045 4022.00	42 045 4023.00	42 045 4024.00
42 045 4025.00	42 045 4026.00	42 045 4027.00	42 045 4028.00	42 045 4029.00	42 045 4030.01	42 045 4030.02	42 045 4031.01	42 045 4031.03	42 045 4031.04
42 045 4032.00	42 045 4033.00	42 045 4034.01	42 045 4034.02	42 045 4035.01	42 045 4035.02	42 045 4036.01	42 045 4036.02	42 045 4037.01	42 045 4037.02
42 045 4038.00	42 045 4039.01	42 045 4039.02	42 045 4040.03	42 045 4040.04	42 045 4041.01	42 045 4041.02	42 045 4041.03	42 045 4043.00	42 045 4044.00
42 045 4045.00	42 045 4046.00	42 045 4047.00	42 045 4048.00	42 045 4049.00	42 045 4050.00	42 045 4051.00	42 045 4052.00	42 045 4053.00	42 045 4054.00
42 045 4061.00	42 045 4062.01	42 045 4062.02	42 045 4063.00	42 045 4064.01	42 045 4064.02	42 045 4065.00	42 045 4066.00	42 045 4067.00	42 045 4068.01
42 045 4068.02	42 045 4068.04	42 045 4068.05	42 045 4069.02	42 045 4069.03	42 045 4069.04	42 045 4070.00	42 045 4071.01	42 045 4071.02	42 045 4072.01
42 045 4072.02	42 045 4074.01	42 045 4074.04	42 045 4075.01	42 045 4075.02	42 045 4076.00	42 045 4077.00	42 045 4078.01	42 045 4078.02	42 045 4078.03
42 045 4078.04	42 045 4078.05	42 045 4078.06	42 045 4079.01	42 045 4079.02	42 045 4079.03	42 045 4080.01	42 045 4080.02	42 045 4081.01	42 045 4081.02
42 045 4081.03	42 045 4083.00	42 045 4084.00	42 045 4085.00	42 045 4086.00	42 045 4087.00	42 045 4088.00	42 045 4089.00	42 045 4090.00	42 045 4091.00
42 045 4092.00	42 045 4093.00	42 045 4094.00	42 045 4095.00	42 045 4096.01	42 045 4096.02	42 045 4097.01	42 045 4098.03	42 045 4098.04	42 045 4099.02
42 045 4099.03	42 045 4099.04	42 045 4100.00	42 045 4101.01	42 045 4101.02	42 045 4102.00	42 045 4103.03	42 045 4103.04	42 045 4103.05	42 045 4103.06
42 045 4104.01	42 045 4104.02	42 045 4104.03	42 045 4105.00	42 045 4106.01	42 045 4106.02	42 045 4107.00	42 045 4108.00	42 045 9800.00	42 045 9801.00
42 045 9802.00	42 045 9803.00								

PENNSYLVANIA (42) - MONTGOMERY COUNTY (091) - 219 Tracts

42 091 2001.03	42 091 2001.04	42 091 2001.05	42 091 2001.06	42 091 2002.00	42 091 2003.01	42 091 2003.05	42 091 2003.06	42 091 2003.07	42 091 2003.08
42 091 2003.09	42 091 2003.10	42 091 2004.01	42 091 2004.02	42 091 2005.01	42 091 2005.02	42 091 2005.05	42 091 2005.06	42 091 2005.07	42 091 2006.02
42 091 2006.03	42 091 2006.05	42 091 2006.06	42 091 2006.07	42 091 2007.03	42 091 2007.04	42 091 2007.07	42 091 2007.08	42 091 2008.00	42 091 2009.01
42 091 2009.02	42 091 2009.03	42 091 2009.06	42 091 2009.07	42 091 2009.08	42 091 2010.03	42 091 2010.04	42 091 2010.05	42 091 2010.06	42 091 2011.00
42 091 2012.01	42 091 2012.03	42 091 2012.04	42 091 2013.01	42 091 2013.02	42 091 2014.04	42 091 2014.06	42 091 2014.07	42 091 2014.08	42 091 2014.09
42 091 2014.10	42 091 2014.11	42 091 2015.01	42 091 2015.02	42 091 2016.03	42 091 2016.04	42 091 2016.05	42 091 2016.06	42 091 2016.07	42 091 2016.08
42 091 2017.03	42 091 2017.04	42 091 2017.05	42 091 2017.06	42 091 2018.00	42 091 2019.01	42 091 2019.02	42 091 2020.00	42 091 2021.00	42 091 2022.01
42 091 2022.02	42 091 2023.01	42 091 2023.02	42 091 2024.01	42 091 2024.02	42 091 2025.00	42 091 2026.02	42 091 2026.03	42 091 2026.04	42 091 2030.00
42 091 2031.03	42 091 2031.04	42 091 2031.05	42 091 2031.06	42 091 2032.03	42 091 2032.04	42 091 2032.05	42 091 2032.07	42 091 2032.08	42 091 2033.02
42 091 2033.03	42 091 2033.04	42 091 2034.01	42 091 2034.02	42 091 2034.03	42 091 2035.00	42 091 2036.01	42 091 2036.02	42 091 2037.01	42 091 2038.01
42 091 2038.03	42 091 2038.04	42 091 2039.01	42 091 2039.02	42 091 2040.02	42 091 2040.07	42 091 2040.08	42 091 2040.09	42 091 2040.10	42 091 2041.01
42 091 2041.03	42 091 2041.04	42 091 2042.00	42 091 2043.00	42 091 2044.00	42 091 2045.00	42 091 2046.00	42 091 2047.01	42 091 2047.02	42 091 2048.00
42 091 2049.00	42 091 2050.00	42 091 2051.00	42 091 2052.00	42 091 2053.00	42 091 2054.01	42 091 2054.02	42 091 2055.01	42 091 2055.02	42 091 2055.03
42 091 2056.00	42 091 2057.00	42 091 2058.05	42 091 2058.06	42 091 2058.07	42 091 2058.08	42 091 2058.09	42 091 2058.10	42 091 2058.11	42 091 2059.03
42 091 2059.04	42 091 2059.05	42 091 2059.06	42 091 2060.04	42 091 2060.05	42 091 2060.06	42 091 2060.07	42 091 2061.04	42 091 2061.05	42 091 2061.06
42 091 2061.07	42 091 2061.08	42 091 2062.01	42 091 2062.02	42 091 2063.00	42 091 2064.00	42 091 2065.01	42 091 2065.02	42 091 2066.00	42 091 2067.03
42 091 2067.04	42 091 2068.01	42 091 2068.02	42 091 2069.01	42 091 2069.04	42 091 2069.05	42 091 2069.06	42 091 2070.01	42 091 2070.03	42 091 2070.04
42 091 2071.01	42 091 2071.03	42 091 2071.04	42 091 2072.01	42 091 2072.02	42 091 2073.00	42 091 2074.00	42 091 2075.00	42 091 2076.00	42 091 2078.00
42 091 2079.00	42 091 2080.00	42 091 2081.00	42 091 2082.01	42 091 2082.03	42 091 2082.04	42 091 2083.01	42 091 2083.03	42 091 2083.04	42 091 2084.00
42 091 2085.00	42 091 2086.01	42 091 2086.03	42 091 2086.04	42 091 2087.02	42 091 2087.03	42 091 2087.04	42 091 2088.01	42 091 2088.02	42 091 2089.01
42 091 2089.03	42 091 2089.04	42 091 2089.05	42 091 2089.06	42 091 2090.00	42 091 2091.00	42 091 2092.01	42 091 2092.02	42 091 2101.00	42 091 2102.00
42 091 2103.00	42 091 2104.00	42 091 2105.00	42 091 2106.00	42 091 2107.00	42 091 9800.00	42 091 9801.00	42 091 9802.00	42 091 9803.00	

PENNSYLVANIA (42) - PHILADELPHIA COUNTY (101) - 408 Tracts

42 101 0001.01	42 101 0001.02	42 101 0002.00	42 101 0003.00	42 101 0004.01	42 101 0004.03	42 101 0004.04	42 101 0005.00	42 101 0006.00	42 101 0007.01
42 101 0007.02	42 101 0008.01	42 101 0008.03	42 101 0008.05	42 101 0008.06	42 101 0009.01	42 101 0009.02	42 101 0010.01	42 101 0010.02	42 101 0011.01
42 101 0011.02	42 101 0012.01	42 101 0012.03	42 101 0012.04	42 101 0013.01	42 101 0013.02	42 101 0014.00	42 101 0015.00	42 101 0016.00	42 101 0017.00
42 101 0018.00	42 101 0019.00	42 101 0020.00	42 101 0021.00	42 101 0022.00	42 101 0023.00	42 101 0024.00	42 101 0025.00	42 101 0027.01	42 101 0027.02
42 101 0028.01	42 101 0028.02	42 101 0029.00	42 101 0030.01	42 101 0030.02	42 101 0031.00	42 101 0032.00	42 101 0033.00	42 101 0036.00	42 101 0037.01
42 101 0037.02	42 101 0038.00	42 101 0039.01	42 101 0039.02	42 101 0040.01	42 101 0040.02	42 101 0041.01	42 101 0041.03	42 101 0041.04	42 101 0042.01
42 101 0042.02	42 101 0054.00	42 101 0055.00	42 101 0056.00	42 101 0060.00	42 101 0061.00	42 101 0062.00	42 101 0063.00	42 101 0064.00	42 101 0065.00
42 101 0066.00	42 101 0067.00	42 101 0070.00	42 101 0071.01	42 101 0071.02	42 101 0072.00	42 101 0073.00	42 101 0074.00	42 101 0077.00	42 101 0078.00

42 101 0079.00	42 101 0080.00	42 101 0081.01	42 101 0081.02	42 101 0082.00	42 101 0083.01	42 101 0083.02	42 101 0084.00	42 101 0085.00	42 101 0086.01
42 101 0086.02	42 101 0087.01	42 101 0087.02	42 101 0088.01	42 101 0088.02	42 101 0090.00	42 101 0091.00	42 101 0092.00	42 101 0093.00	42 101 0094.00
42 101 0095.00	42 101 0096.00	42 101 0098.01	42 101 0098.02	42 101 0100.00	42 101 0101.00	42 101 0102.00	42 101 0103.00	42 101 0104.00	42 101 0105.00
42 101 0106.00	42 101 0107.00	42 101 0108.00	42 101 0109.00	42 101 0110.00	42 101 0111.00	42 101 0112.00	42 101 0113.00	42 101 0114.00	42 101 0115.00
42 101 0117.00	42 101 0118.00	42 101 0119.00	42 101 0120.00	42 101 0121.00	42 101 0122.01	42 101 0122.03	42 101 0122.04	42 101 0125.01	42 101 0125.02
42 101 0131.00	42 101 0132.00	42 101 0133.00	42 101 0134.01	42 101 0134.02	42 101 0135.00	42 101 0136.01	42 101 0136.02	42 101 0137.01	42 101 0137.02
42 101 0138.00	42 101 0139.00	42 101 0140.00	42 101 0141.00	42 101 0142.01	42 101 0142.02	42 101 0143.00	42 101 0144.00	42 101 0145.00	42 101 0146.00
42 101 0147.00	42 101 0148.00	42 101 0149.00	42 101 0151.01	42 101 0151.02	42 101 0152.00	42 101 0153.00	42 101 0156.00	42 101 0157.00	42 101 0158.00
42 101 0160.01	42 101 0160.02	42 101 0161.00	42 101 0162.00	42 101 0163.00	42 101 0164.00	42 101 0165.00	42 101 0166.00	42 101 0167.01	42 101 0167.02
42 101 0168.00	42 101 0169.01	42 101 0169.02	42 101 0170.00	42 101 0171.00	42 101 0172.01	42 101 0172.02	42 101 0173.00	42 101 0174.00	42 101 0175.00
42 101 0176.01	42 101 0176.02	42 101 0177.01	42 101 0177.02	42 101 0178.00	42 101 0179.00	42 101 0180.01	42 101 0180.02	42 101 0183.00	42 101 0184.00
42 101 0188.01	42 101 0188.02	42 101 0190.00	42 101 0191.00	42 101 0192.00	42 101 0195.01	42 101 0195.02	42 101 0197.00	42 101 0198.00	42 101 0199.00
42 101 0200.00	42 101 0201.01	42 101 0201.02	42 101 0202.00	42 101 0203.00	42 101 0204.00	42 101 0205.00	42 101 0206.00	42 101 0207.01	42 101 0207.02
42 101 0208.00	42 101 0209.00	42 101 0210.00	42 101 0211.00	42 101 0212.00	42 101 0213.00	42 101 0214.00	42 101 0215.00	42 101 0216.00	42 101 0217.00
42 101 0218.00	42 101 0219.00	42 101 0220.00	42 101 0231.00	42 101 0235.00	42 101 0236.00	42 101 0237.00	42 101 0238.00	42 101 0239.00	42 101 0240.00
42 101 0241.00	42 101 0242.00	42 101 0243.00	42 101 0244.00	42 101 0245.00	42 101 0246.00	42 101 0247.00	42 101 0248.00	42 101 0249.00	42 101 0252.00
42 101 0253.00	42 101 0254.00	42 101 0255.00	42 101 0256.00	42 101 0257.00	42 101 0258.00	42 101 0259.00	42 101 0260.00	42 101 0261.00	42 101 0262.00
42 101 0263.01	42 101 0263.02	42 101 0264.00	42 101 0265.00	42 101 0266.00	42 101 0267.00	42 101 0268.00	42 101 0269.00	42 101 0270.00	42 101 0271.00
42 101 0272.00	42 101 0273.00	42 101 0274.01	42 101 0274.02	42 101 0275.00	42 101 0276.00	42 101 0277.00	42 101 0278.00	42 101 0279.01	42 101 0279.02
42 101 0280.00	42 101 0281.00	42 101 0282.00	42 101 0283.00	42 101 0284.00	42 101 0285.00	42 101 0286.00	42 101 0287.00	42 101 0288.00	42 101 0289.01
42 101 0289.02	42 101 0290.00	42 101 0291.00	42 101 0292.00	42 101 0293.00	42 101 0294.00	42 101 0298.00	42 101 0299.00	42 101 0300.00	42 101 0301.00
42 101 0302.00	42 101 0305.01	42 101 0305.02	42 101 0306.00	42 101 0307.00	42 101 0308.00	42 101 0309.00	42 101 0310.00	42 101 0311.01	42 101 0311.02
42 101 0312.00	42 101 0313.00	42 101 0314.01	42 101 0314.02	42 101 0315.01	42 101 0315.02	42 101 0316.00	42 101 0317.00	42 101 0318.00	42 101 0319.00
42 101 0320.00	42 101 0321.00	42 101 0323.00	42 101 0325.00	42 101 0326.00	42 101 0329.00	42 101 0330.00	42 101 0331.01	42 101 0331.02	42 101 0332.00
42 101 0333.00	42 101 0334.00	42 101 0335.00	42 101 0336.00	42 101 0337.01	42 101 0337.02	42 101 0338.00	42 101 0339.00	42 101 0340.00	42 101 0341.00
42 101 0342.00	42 101 0344.00	42 101 0345.01	42 101 0345.02	42 101 0346.00	42 101 0347.01	42 101 0347.02	42 101 0348.01	42 101 0348.02	42 101 0348.03
42 101 0349.00	42 101 0351.00	42 101 0352.00	42 101 0353.01	42 101 0353.02	42 101 0355.00	42 101 0356.01	42 101 0356.02	42 101 0357.01	42 101 0357.02
42 101 0358.00	42 101 0359.00	42 101 0360.00	42 101 0361.00	42 101 0362.01	42 101 0362.02	42 101 0362.03	42 101 0363.01	42 101 0363.02	42 101 0363.03
42 101 0364.00	42 101 0365.01	42 101 0365.02	42 101 0366.00	42 101 0367.00	42 101 0369.01	42 101 0369.02	42 101 0372.00	42 101 0373.00	42 101 0375.00
42 101 0376.00	42 101 0377.00	42 101 0378.00	42 101 0379.00	42 101 0380.00	42 101 0381.00	42 101 0382.00	42 101 0383.01	42 101 0384.00	42 101 0385.00
42 101 0386.00	42 101 0387.00	42 101 0388.00	42 101 0389.00	42 101 0390.01	42 101 0390.02	42 101 0391.00	42 101 9800.01	42 101 9800.02	42 101 9800.03
42 101 9801.00	42 101 9802.00	42 101 9803.00	42 101 9804.00	42 101 9805.00	42 101 9806.00	42 101 9807.01	42 101 9807.02	42 101 9808.00	42 101 9809.01
42 101 9809.02	42 101 9809.03	42 101 9809.04	42 101 9809.05	42 101 9809.06	42 101 9891.00	42 101 9892.00	42 101 9893.00		

PENNSYLVANIA (42) - ALLEGHENY COUNTY (003) - 394 Tracts

42 003 0103.01	42 003 0103.02	42 003 0201.00	42 003 0203.00	42 003 0305.00	42 003 0402.00	42 003 0404.00	42 003 0405.00	42 003 0406.00	42 003 0409.00
42 003 0501.00	42 003 0506.00	42 003 0509.00	42 003 0510.00	42 003 0511.00	42 003 0603.00	42 003 0605.00	42 003 0703.00	42 003 0705.00	42 003 0706.00
42 003 0708.00	42 003 0709.00	42 003 0802.00	42 003 0804.00	42 003 0806.00	42 003 0807.00	42 003 0809.00	42 003 0901.00	42 003 0902.00	42 003 0903.00
42 003 1005.00	42 003 1011.00	42 003 1014.00	42 003 1018.00	42 003 1019.00	42 003 1102.00	42 003 1106.00	42 003 1113.00	42 003 1114.00	42 003 1115.00
42 003 1203.00	42 003 1209.00	42 003 1302.00	42 003 1306.00	42 003 1307.00	42 003 1308.00	42 003 1401.00	42 003 1402.00	42 003 1403.00	42 003 1404.00
42 003 1405.00	42 003 1408.00	42 003 1411.00	42 003 1412.00	42 003 1413.00	42 003 1414.00	42 003 1516.00	42 003 1517.00	42 003 1608.00	42 003 1609.00
42 003 1610.00	42 003 1702.00	42 003 1706.00	42 003 1803.00	42 003 1807.00	42 003 1903.00	42 003 1911.00	42 003 1914.00	42 003 1915.00	42 003 1916.00
42 003 1917.00	42 003 1918.00	42 003 1919.00	42 003 1920.00	42 003 2022.00	42 003 2023.00	42 003 2413.00	42 003 2509.00	42 003 2602.00	42 003 2607.00
42 003 2613.00	42 003 2614.00	42 003 2615.00	42 003 2620.00	42 003 2701.00	42 003 2703.00	42 003 2708.00	42 003 2716.00	42 003 2814.00	42 003 2815.00
42 003 2901.00	42 003 2902.00	42 003 2904.00	42 003 3001.00	42 003 3102.00	42 003 3204.00	42 003 3206.00	42 003 3207.00	42 003 4011.00	42 003 4012.00
42 003 4013.00	42 003 4020.00	42 003 4035.00	42 003 4040.00	42 003 4050.00	42 003 4060.00	42 003 4070.01	42 003 4070.02	42 003 4080.01	42 003 4080.02
42 003 4090.01	42 003 4090.02	42 003 4100.00	42 003 4110.01	42 003 4110.02	42 003 4120.02	42 003 4120.03	42 003 4120.04	42 003 4131.00	42 003 4132.01
42 003 4132.02	42 003 4133.00	42 003 4134.00	42 003 4135.00	42 003 4141.01	42 003 4141.02	42 003 4142.00	42 003 4150.01	42 003 4150.02	42 003 4160.00
42 003 4171.00	42 003 4172.00	42 003 4180.00	42 003 4190.00	42 003 4200.00	42 003 4211.00	42 003 4212.00	42 003 4220.00	42 003 4230.00	42 003 4240.00

42 003 4250.00	42 003 4263.00	42 003 4264.00	42 003 4267.00	42 003 4268.00	42 003 4270.00	42 003 4271.00	42 003 4272.00	42 003 4281.00	42 003 4282.00
42 003 4291.00	42 003 4292.01	42 003 4292.02	42 003 4293.00	42 003 4294.00	42 003 4295.00	42 003 4296.00	42 003 4297.00	42 003 4301.00	42 003 4302.00
42 003 4311.00	42 003 4314.00	42 003 4315.00	42 003 4323.00	42 003 4324.00	42 003 4340.00	42 003 4350.00	42 003 4370.00	42 003 4390.00	42 003 4455.00
42 003 4460.00	42 003 4470.00	42 003 4480.00	42 003 4490.00	42 003 4507.00	42 003 4508.00	42 003 4511.01	42 003 4511.02	42 003 4511.04	42 003 4511.05
42 003 4513.00	42 003 4520.00	42 003 4530.03	42 003 4530.04	42 003 4550.00	42 003 4560.01	42 003 4560.03	42 003 4560.04	42 003 4571.00	42 003 4572.00
42 003 4580.01	42 003 4580.02	42 003 4591.01	42 003 4591.02	42 003 4592.01	42 003 4592.02	42 003 4600.01	42 003 4600.02	42 003 4610.00	42 003 4621.00
42 003 4626.00	42 003 4639.00	42 003 4643.00	42 003 4644.00	42 003 4656.00	42 003 4658.00	42 003 4687.00	42 003 4688.00	42 003 4689.00	42 003 4690.00
42 003 4703.00	42 003 4704.00	42 003 4705.01	42 003 4705.02	42 003 4706.00	42 003 4710.00	42 003 4721.00	42 003 4722.00	42 003 4723.00	42 003 4724.00
42 003 4731.00	42 003 4732.00	42 003 4733.00	42 003 4734.01	42 003 4734.02	42 003 4735.00	42 003 4736.01	42 003 4736.02	42 003 4741.01	42 003 4741.02
42 003 4742.01	42 003 4742.02	42 003 4742.03	42 003 4751.01	42 003 4751.02	42 003 4752.00	42 003 4753.01	42 003 4753.03	42 003 4753.04	42 003 4754.01
42 003 4754.02	42 003 4761.00	42 003 4762.00	42 003 4771.00	42 003 4772.00	42 003 4773.00	42 003 4781.00	42 003 4782.00	42 003 4790.00	42 003 4801.01
42 003 4801.02	42 003 4802.00	42 003 4803.00	42 003 4804.00	42 003 4810.00	42 003 4825.00	42 003 4838.00	42 003 4843.00	42 003 4845.00	42 003 4846.00
42 003 4850.00	42 003 4867.00	42 003 4868.00	42 003 4869.00	42 003 4870.00	42 003 4881.00	42 003 4882.00	42 003 4883.00	42 003 4884.00	42 003 4885.00
42 003 4886.00	42 003 4890.01	42 003 4890.02	42 003 4900.02	42 003 4900.03	42 003 4900.04	42 003 4911.01	42 003 4912.00	42 003 4927.00	42 003 4928.00
42 003 4929.00	42 003 4940.00	42 003 4950.00	42 003 4961.01	42 003 4961.02	42 003 4962.00	42 003 4970.00	42 003 4980.00	42 003 4993.00	42 003 4994.00
42 003 5003.00	42 003 5010.00	42 003 5030.02	42 003 5041.00	42 003 5070.00	42 003 5080.00	42 003 5094.00	42 003 5100.00	42 003 5120.00	42 003 5130.00
42 003 5138.00	42 003 5140.00	42 003 5151.00	42 003 5152.00	42 003 5153.00	42 003 5154.01	42 003 5161.00	42 003 5162.00	42 003 5170.00	42 003 5180.01
42 003 5190.00	42 003 5200.01	42 003 5200.02	42 003 5211.00	42 003 5212.00	42 003 5213.01	42 003 5213.02	42 003 5214.01	42 003 5214.02	42 003 5215.00
42 003 5220.00	42 003 5231.00	42 003 5232.00	42 003 5233.00	42 003 5234.00	42 003 5235.01	42 003 5235.02	42 003 5236.00	42 003 5237.01	42 003 5237.02
42 003 5238.00	42 003 5240.00	42 003 5251.00	42 003 5252.00	42 003 5253.00	42 003 5261.01	42 003 5261.02	42 003 5262.01	42 003 5262.02	42 003 5263.01
42 003 5263.02	42 003 5509.00	42 003 5512.00	42 003 5513.00	42 003 5519.00	42 003 5520.00	42 003 5521.00	42 003 5522.00	42 003 5523.00	42 003 5524.00
42 003 5604.00	42 003 5605.00	42 003 5614.00	42 003 5615.00	42 003 5619.00	42 003 5620.00	42 003 5623.00	42 003 5624.00	42 003 5625.00	42 003 5626.00
42 003 5627.00	42 003 5628.00	42 003 5629.01	42 003 5630.00	42 003 5631.00	42 003 5632.01	42 003 5632.02	42 003 5633.00	42 003 5638.00	42 003 5639.00
42 003 5640.00	42 003 5641.00	42 003 5642.00	42 003 5644.00	42 003 5645.00	42 003 5647.00	42 003 5648.00	42 003 5651.00	42 003 5652.00	42 003 5653.00
42 003 9800.00	42 003 9801.00	42 003 9803.00	42 003 9804.00	42 003 9805.00	42 003 9806.00	42 003 9807.00	42 003 9808.00	42 003 9809.00	42 003 9810.00
42 003 9811.00	42 003 9812.00	42 003 9818.00	42 003 9822.00						

PENNSYLVANIA (42) - ARMSTRONG COUNTY (005) - 19 Tracts

42 005 9501.00	42 005 9502.00	42 005 9503.00	42 005 9504.00	42 005 9505.00	42 005 9506.00	42 005 9507.00	42 005 9508.00	42 005 9509.00	42 005 9510.00
42 005 9511.00	42 005 9512.00	42 005 9513.00	42 005 9514.00	42 005 9515.00	42 005 9516.00	42 005 9517.00	42 005 9518.00	42 005 9519.00	

PENNSYLVANIA (42) - BEAVER COUNTY (007) - 53 Tracts

42 007 6006.01	42 007 6006.02	42 007 6007.01	42 007 6007.02	42 007 6010.00	42 007 6011.00	42 007 6012.00	42 007 6013.00	42 007 6014.00	42 007 6016.00
42 007 6017.00	42 007 6018.01	42 007 6018.02	42 007 6021.00	42 007 6023.00	42 007 6024.00	42 007 6025.00	42 007 6026.01	42 007 6026.02	42 007 6027.01
42 007 6027.02	42 007 6028.00	42 007 6029.00	42 007 6030.00	42 007 6032.02	42 007 6033.00	42 007 6034.00	42 007 6035.00	42 007 6036.00	42 007 6037.00
42 007 6038.01	42 007 6038.02	42 007 6038.03	42 007 6039.00	42 007 6040.00	42 007 6041.00	42 007 6042.00	42 007 6045.00	42 007 6046.00	42 007 6047.00
42 007 6048.00	42 007 6049.01	42 007 6049.02	42 007 6050.01	42 007 6050.02	42 007 6051.00	42 007 6052.00	42 007 6053.00	42 007 6054.00	42 007 6055.00
42 007 6056.00	42 007 6057.00	42 007 6058.00							

PENNSYLVANIA (42) - BUTLER COUNTY (019) - 47 Tracts

42 019 9021.00	42 019 9022.00	42 019 9023.00	42 019 9024.00	42 019 9025.00	42 019 9026.00	42 019 9027.00	42 019 9028.00	42 019 9029.00	42 019 9030.00
42 019 9031.00	42 019 9101.00	42 019 9102.00	42 019 9103.01	42 019 9103.02	42 019 9104.00	42 019 9106.00	42 019 9107.00	42 019 9108.00	42 019 9109.00
42 019 9110.00	42 019 9111.00	42 019 9112.00	42 019 9113.00	42 019 9114.00	42 019 9115.01	42 019 9115.02	42 019 9116.00	42 019 9117.00	42 019 9118.00
42 019 9119.00	42 019 9120.01	42 019 9120.02	42 019 9121.01	42 019 9121.02	42 019 9122.00	42 019 9123.01	42 019 9123.03	42 019 9123.04	42 019 9124.03
42 019 9124.04	42 019 9124.05	42 019 9124.06	42 019 9127.01	42 019 9127.02	42 019 9128.00	42 019 9801.00			

PENNSYLVANIA (42) - LAWRENCE COUNTY (073) - 28 Tracts

42 073 0001.00	42 073 0002.00	42 073 0003.00	42 073 0004.00	42 073 0006.00	42 073 0007.00	42 073 0008.00	42 073 0009.00	42 073 0010.00	42 073 0101.00
42 073 0102.01	42 073 0102.02	42 073 0103.00	42 073 0104.00	42 073 0105.00	42 073 0106.00	42 073 0107.00	42 073 0108.00	42 073 0109.00	42 073 0110.00

42 073 0111.00	42 073 0112.00	42 073 0113.00	42 073 0114.00	42 073 0115.00	42 073 0116.00	42 073 0117.00	42 073 0118.00

PENNSYLVANIA (42) - WASHINGTON COUNTY (125) - 62 Tracts

42 125 7041.00	42 125 7110.00	42 125 7127.00	42 125 7137.00	42 125 7140.00	42 125 7157.00	42 125 7210.00	42 125 7227.00	42 125 7310.00	42 125 7320.00
42 125 7411.00	42 125 7413.00	42 125 7421.01	42 125 7421.02	42 125 7422.00	42 125 7437.00	42 125 7441.01	42 125 7441.02	42 125 7442.00	42 125 7451.01
42 125 7451.02	42 125 7452.00	42 125 7461.00	42 125 7462.00	42 125 7463.01	42 125 7463.02	42 125 7511.00	42 125 7512.00	42 125 7527.00	42 125 7537.00
42 125 7542.00	42 125 7543.00	42 125 7544.00	42 125 7545.00	42 125 7546.00	42 125 7551.00	42 125 7552.00	42 125 7557.00	42 125 7610.00	42 125 7620.00
42 125 7637.00	42 125 7640.00	42 125 7711.00	42 125 7712.00	42 125 7727.00	42 125 7731.00	42 125 7732.00	42 125 7747.00	42 125 7752.00	42 125 7753.00
42 125 7817.00	42 125 7827.00	42 125 7832.00	42 125 7833.00	42 125 7840.00	42 125 7910.00	42 125 7921.00	42 125 7922.00	42 125 7957.00	42 125 7958.00
42 125 7959.00	42 125 7960.00								

PENNSYLVANIA (42) - WESTMORELAND COUNTY (129) - 113 Tracts

42 129 8001.00	42 129 8002.00	42 129 8003.00	42 129 8004.00	42 129 8005.00	42 129 8006.00	42 129 8007.00	42 129 8008.00	42 129 8009.00	42 129 8010.01
42 129 8010.02	42 129 8011.00	42 129 8012.00	42 129 8013.00	42 129 8014.00	42 129 8015.00	42 129 8016.00	42 129 8017.01	42 129 8017.02	42 129 8017.03
42 129 8018.01	42 129 8018.02	42 129 8019.01	42 129 8019.02	42 129 8020.01	42 129 8020.03	42 129 8020.04	42 129 8021.01	42 129 8021.02	42 129 8021.03
42 129 8022.00	42 129 8023.01	42 129 8023.03	42 129 8023.04	42 129 8024.00	42 129 8025.00	42 129 8026.00	42 129 8027.00	42 129 8028.00	42 129 8029.00
42 129 8030.00	42 129 8031.00	42 129 8032.00	42 129 8033.01	42 129 8033.02	42 129 8034.00	42 129 8035.01	42 129 8035.02	42 129 8036.00	42 129 8037.00
42 129 8038.00	42 129 8039.01	42 129 8039.02	42 129 8040.00	42 129 8041.00	42 129 8042.00	42 129 8043.00	42 129 8044.00	42 129 8045.01	42 129 8045.03
42 129 8045.04	42 129 8046.00	42 129 8047.01	42 129 8047.03	42 129 8047.04	42 129 8047.05	42 129 8047.06	42 129 8048.01	42 129 8048.03	42 129 8048.04
42 129 8049.01	42 129 8049.02	42 129 8050.00	42 129 8051.00	42 129 8052.00	42 129 8054.00	42 129 8055.00	42 129 8056.00	42 129 8058.00	42 129 8059.01
42 129 8059.03	42 129 8059.04	42 129 8060.00	42 129 8061.00	42 129 8062.00	42 129 8063.00	42 129 8064.00	42 129 8065.00	42 129 8066.00	42 129 8067.00
42 129 8068.00	42 129 8069.00	42 129 8070.00	42 129 8071.00	42 129 8072.01	42 129 8072.02	42 129 8073.00	42 129 8074.01	42 129 8074.03	42 129 8074.04
42 129 8075.00	42 129 8076.00	42 129 8077.00	42 129 8078.00	42 129 8079.01	42 129 8079.02	42 129 8081.00	42 129 8082.00	42 129 8083.00	42 129 8084.01
42 129 8084.02	42 129 8085.00	42 129 8086.00							

MASSACHUSETTS (25) - BERKSHIRE COUNTY (003) - 40 Tracts

25 003 9001.00	25 003 9002.00	25 003 9003.00	25 003 9004.00	25 003 9005.00	25 003 9006.00	25 003 9007.00	25 003 9008.00	25 003 9009.00	25 003 9011.00
25 003 9111.00	25 003 9121.00	25 003 9131.00	25 003 9141.00	25 003 9201.01	25 003 9201.02	25 003 9213.00	25 003 9214.00	25 003 9215.00	25 003 9221.00
25 003 9222.00	25 003 9223.00	25 003 9231.00	25 003 9241.00	25 003 9251.01	25 003 9251.02	25 003 9261.00	25 003 9311.00	25 003 9313.00	25 003 9314.00
25 003 9322.00	25 003 9323.00	25 003 9332.00	25 003 9333.00	25 003 9334.00	25 003 9342.00	25 003 9343.00	25 003 9351.00	25 003 9352.00	25 003 9353.00

MASSACHUSETTS (25) - BRISTOL COUNTY (005) - 131 Tracts

25 005 6001.00	25 005 6002.02	25 005 6002.03	25 005 6002.04	25 005 6101.00	25 005 6102.02	25 005 6102.03	25 005 6102.04	25 005 6111.01	25 005 6111.02
25 005 6112.01	25 005 6112.02	25 005 6121.00	25 005 6122.01	25 005 6122.02	25 005 6131.00	25 005 6133.00	25 005 6134.00	25 005 6136.00	25 005 6137.00
25 005 6138.00	25 005 6139.01	25 005 6139.02	25 005 6140.00	25 005 6141.01	25 005 6141.02	25 005 6151.00	25 005 6161.00	25 005 6171.01	25 005 6171.02
25 005 6301.01	25 005 6301.02	25 005 6302.01	25 005 6302.02	25 005 6303.01	25 005 6303.02	25 005 6304.00	25 005 6311.01	25 005 6311.02	25 005 6312.00
25 005 6313.00	25 005 6314.00	25 005 6315.00	25 005 6316.00	25 005 6317.00	25 005 6318.00	25 005 6321.00	25 005 6322.00	25 005 6331.00	25 005 6332.00
25 005 6401.00	25 005 6402.01	25 005 6402.02	25 005 6403.00	25 005 6404.00	25 005 6405.00	25 005 6406.00	25 005 6407.00	25 005 6408.00	25 005 6409.01
25 005 6410.00	25 005 6411.01	25 005 6412.00	25 005 6413.00	25 005 6414.00	25 005 6415.00	25 005 6416.00	25 005 6417.00	25 005 6418.00	25 005 6419.00
25 005 6420.00	25 005 6421.00	25 005 6422.00	25 005 6423.00	25 005 6424.00	25 005 6425.00	25 005 6441.01	25 005 6441.02	25 005 6442.00	25 005 6451.01
25 005 6451.02	25 005 6451.03	25 005 6461.01	25 005 6461.03	25 005 6461.04	25 005 6501.01	25 005 6501.02	25 005 6502.01	25 005 6502.02	25 005 6503.00
25 005 6504.00	25 005 6505.00	25 005 6506.00	25 005 6507.00	25 005 6508.00	25 005 6509.00	25 005 6510.01	25 005 6510.02	25 005 6511.00	25 005 6512.00
25 005 6513.00	25 005 6514.00	25 005 6515.00	25 005 6516.00	25 005 6517.00	25 005 6518.00	25 005 6519.00	25 005 6520.00	25 005 6521.00	25 005 6522.00
25 005 6523.00	25 005 6524.00	25 005 6525.00	25 005 6526.00	25 005 6527.00	25 005 6528.00	25 005 6531.01	25 005 6531.02	25 005 6532.03	25 005 6532.04
25 005 6533.01	25 005 6533.04	25 005 6541.00	25 005 6542.00	25 005 6551.00	25 005 6552.00	25 005 6553.00	25 005 6554.00	25 005 9855.00	25 005 9856.00
25 005 9900.00									

RHODE ISLAND (44) - BRISTOL COUNTY (001) - 11 Tracts

44 001 0301.00	44 001 0302.00	44 001 0303.00	44 001 0304.00	44 001 0305.00	44 001 0306.01	44 001 0306.02	44 001 0307.00	44 001 0308.00	44 001 0309.01

44 001 0309.02

RHODE ISLAND (44) - KENT COUNTY (003) - 39 Tracts

44 003 0201.01	44 003 0201.02	44 003 0202.00	44 003 0203.00	44 003 0204.00	44 003 0205.00	44 003 0206.01	44 003 0206.02	44 003 0206.03	44 003 0206.04
44 003 0207.01	44 003 0207.02	44 003 0207.03	44 003 0208.00	44 003 0209.01	44 003 0209.03	44 003 0209.04	44 003 0210.01	44 003 0210.02	44 003 0211.00
44 003 0212.00	44 003 0213.00	44 003 0214.01	44 003 0214.02	44 003 0215.01	44 003 0215.02	44 003 0216.00	44 003 0217.00	44 003 0218.00	44 003 0219.01
44 003 0219.02	44 003 0219.03	44 003 0220.00	44 003 0221.00	44 003 0222.01	44 003 0222.02	44 003 0223.00	44 003 0224.00	44 003 9800.00	

RHODE ISLAND (44) - NEWPORT COUNTY (005) - 24 Tracts

44 005 0401.01	44 005 0401.02	44 005 0401.04	44 005 0401.05	44 005 0402.00	44 005 0403.02	44 005 0403.03	44 005 0403.04	44 005 0404.00	44 005 0405.00
44 005 0406.00	44 005 0407.00	44 005 0408.00	44 005 0409.00	44 005 0410.00	44 005 0411.00	44 005 0412.00	44 005 0413.00	44 005 0414.00	44 005 0416.01
44 005 0416.02	44 005 0417.01	44 005 0417.02	44 005 9900.00						

RHODE ISLAND (44) - PROVIDENCE COUNTY (007) - 145 Tracts

44 007 0001.01	44 007 0001.02	44 007 0002.00	44 007 0003.01	44 007 0003.02	44 007 0004.00	44 007 0005.00	44 007 0006.00	44 007 0007.00	44 007 0008.00
44 007 0009.00	44 007 0010.00	44 007 0011.00	44 007 0012.00	44 007 0013.00	44 007 0014.00	44 007 0015.00	44 007 0016.01	44 007 0016.02	44 007 0017.00
44 007 0018.00	44 007 0019.00	44 007 0020.00	44 007 0021.01	44 007 0021.02	44 007 0022.00	44 007 0023.00	44 007 0024.00	44 007 0025.00	44 007 0026.00
44 007 0027.00	44 007 0028.01	44 007 0028.02	44 007 0029.00	44 007 0031.00	44 007 0032.00	44 007 0033.00	44 007 0034.00	44 007 0035.00	44 007 0036.01
44 007 0036.02	44 007 0037.00	44 007 0101.01	44 007 0101.02	44 007 0102.00	44 007 0103.00	44 007 0104.00	44 007 0105.01	44 007 0105.02	44 007 0106.00
44 007 0107.01	44 007 0107.02	44 007 0108.00	44 007 0109.00	44 007 0110.00	44 007 0111.00	44 007 0112.00	44 007 0113.01	44 007 0113.02	44 007 0114.02
44 007 0114.03	44 007 0114.04	44 007 0114.05	44 007 0115.00	44 007 0116.00	44 007 0117.01	44 007 0117.02	44 007 0118.00	44 007 0119.01	44 007 0119.02
44 007 0120.00	44 007 0121.02	44 007 0121.03	44 007 0121.04	44 007 0122.00	44 007 0123.00	44 007 0124.01	44 007 0124.02	44 007 0125.00	44 007 0126.01
44 007 0126.02	44 007 0127.01	44 007 0127.02	44 007 0128.01	44 007 0128.02	44 007 0128.03	44 007 0129.00	44 007 0130.01	44 007 0130.02	44 007 0131.01
44 007 0131.02	44 007 0132.01	44 007 0132.02	44 007 0133.00	44 007 0134.00	44 007 0135.00	44 007 0136.00	44 007 0137.01	44 007 0137.02	44 007 0138.00
44 007 0139.00	44 007 0140.00	44 007 0141.00	44 007 0142.00	44 007 0143.00	44 007 0144.00	44 007 0145.01	44 007 0145.02	44 007 0146.00	44 007 0147.00
44 007 0148.00	44 007 0150.00	44 007 0151.00	44 007 0152.00	44 007 0153.00	44 007 0154.00	44 007 0155.00	44 007 0156.00	44 007 0157.00	44 007 0158.00
44 007 0159.00	44 007 0160.00	44 007 0161.00	44 007 0163.00	44 007 0164.00	44 007 0165.00	44 007 0166.00	44 007 0167.00	44 007 0168.00	44 007 0169.00
44 007 0170.00	44 007 0171.00	44 007 0173.00	44 007 0174.00	44 007 0175.00	44 007 0176.00	44 007 0177.00	44 007 0178.00	44 007 0179.00	44 007 0180.00
44 007 0181.00	44 007 0182.00	44 007 0183.00	44 007 0184.00	44 007 0185.00					

RHODE ISLAND (44) - WASHINGTON COUNTY (009) - 31 Tracts

44 009 0415.00	44 009 0501.02	44 009 0501.03	44 009 0501.04	44 009 0503.01	44 009 0503.02	44 009 0504.01	44 009 0504.02	44 009 0505.00	44 009 0506.00
44 009 0507.01	44 009 0507.02	44 009 0508.01	44 009 0508.02	44 009 0509.01	44 009 0509.02	44 009 0510.00	44 009 0511.01	44 009 0511.02	44 009 0512.01
44 009 0512.02	44 009 0513.02	44 009 0513.04	44 009 0513.05	44 009 0513.06	44 009 0514.00	44 009 0515.02	44 009 0515.03	44 009 0515.04	44 009 9901.00
44 009 9902.00									

PENNSYLVANIA (42) - BERKS COUNTY (011) - 107 Tracts

42 011 0001.00	42 011 0002.00	42 011 0003.00	42 011 0004.00	42 011 0005.00	42 011 0006.00	42 011 0007.00	42 011 0008.00	42 011 0009.00	42 011 0010.00
42 011 0011.00	42 011 0012.00	42 011 0013.00	42 011 0014.00	42 011 0015.00	42 011 0016.00	42 011 0017.00	42 011 0018.00	42 011 0019.00	42 011 0020.01
42 011 0020.02	42 011 0021.00	42 011 0022.00	42 011 0023.00	42 011 0025.00	42 011 0026.00	42 011 0027.00	42 011 0029.00	42 011 0101.00	42 011 0102.01
42 011 0102.02	42 011 0103.02	42 011 0103.03	42 011 0103.04	42 011 0104.01	42 011 0104.02	42 011 0105.00	42 011 0106.01	42 011 0106.02	42 011 0107.01
42 011 0107.02	42 011 0108.01	42 011 0108.03	42 011 0108.04	42 011 0109.02	42 011 0109.03	42 011 0109.04	42 011 0109.05	42 011 0110.00	42 011 0111.01
42 011 0111.02	42 011 0112.00	42 011 0113.00	42 011 0114.00	42 011 0115.00	42 011 0116.01	42 011 0116.02	42 011 0116.03	42 011 0117.02	42 011 0117.03
42 011 0117.04	42 011 0117.05	42 011 0118.00	42 011 0119.02	42 011 0119.03	42 011 0119.05	42 011 0119.06	42 011 0120.01	42 011 0120.03	42 011 0120.04
42 011 0121.01	42 011 0121.03	42 011 0121.04	42 011 0121.06	42 011 0121.07	42 011 0122.00	42 011 0123.00	42 011 0124.00	42 011 0125.00	42 011 0126.00
42 011 0127.01	42 011 0127.02	42 011 0128.00	42 011 0129.01	42 011 0129.02	42 011 0130.00	42 011 0131.00	42 011 0132.00	42 011 0133.01	42 011 0133.02
42 011 0134.02	42 011 0134.03	42 011 0134.04	42 011 0135.01	42 011 0135.02	42 011 0135.03	42 011 0136.00	42 011 0137.01	42 011 0137.02	42 011 0138.00
42 011 0139.01	42 011 0139.02	42 011 0140.00	42 011 0141.01	42 011 0141.02	42 011 0142.01	42 011 0142.02			

NEW YORK (36) - LIVINGSTON COUNTY (051) - 18 Tracts

36 051 0301.00	36 051 0302.01	36 051 0302.03	36 051 0302.04	36 051 0303.00	36 051 0304.00	36 051 0305.00	36 051 0306.00	36 051 0307.01	36 051 0307.02
36 051 0308.00	36 051 0309.00	36 051 0310.00	36 051 0311.01	36 051 0311.02	36 051 0312.00	36 051 0313.00	36 051 0314.00		

NEW YORK (36) - MONROE COUNTY (055) - 211 Tracts

36 055 0002.00	36 055 0007.00	36 055 0010.00	36 055 0013.00	36 055 0016.00	36 055 0018.00	36 055 0019.00	36 055 0020.00	36 055 0021.00	36 055 0022.00
36 055 0023.00	36 055 0024.00	36 055 0027.00	36 055 0029.00	36 055 0030.00	36 055 0031.01	36 055 0031.02	36 055 0032.00	36 055 0033.00	36 055 0034.00
36 055 0035.00	36 055 0036.00	36 055 0037.00	36 055 0038.06	36 055 0038.07	36 055 0039.00	36 055 0040.00	36 055 0041.00	36 055 0046.02	36 055 0047.01
36 055 0047.02	36 055 0048.00	36 055 0049.00	36 055 0050.00	36 055 0051.00	36 055 0052.00	36 055 0054.00	36 055 0055.00	36 055 0056.00	36 055 0057.00
36 055 0058.00	36 055 0059.00	36 055 0060.00	36 055 0061.00	36 055 0062.00	36 055 0063.00	36 055 0064.00	36 055 0065.00	36 055 0066.00	36 055 0067.00
36 055 0068.00	36 055 0069.00	36 055 0070.00	36 055 0071.00	36 055 0075.00	36 055 0076.00	36 055 0077.00	36 055 0078.01	36 055 0078.02	36 055 0079.00
36 055 0080.00	36 055 0081.00	36 055 0082.00	36 055 0083.01	36 055 0084.00	36 055 0085.00	36 055 0086.00	36 055 0087.02	36 055 0088.01	36 055 0092.00
36 055 0093.01	36 055 0093.02	36 055 0094.01	36 055 0094.02	36 055 0094.03	36 055 0094.04	36 055 0095.00	36 055 0096.01	36 055 0096.02	36 055 0096.05
36 055 0101.00	36 055 0102.00	36 055 0103.00	36 055 0104.00	36 055 0105.00	36 055 0106.01	36 055 0106.02	36 055 0107.00	36 055 0108.00	36 055 0109.01
36 055 0109.02	36 055 0110.00	36 055 0111.00	36 055 0112.01	36 055 0112.03	36 055 0112.05	36 055 0112.07	36 055 0112.09	36 055 0112.10	36 055 0113.02
36 055 0113.03	36 055 0113.04	36 055 0114.01	36 055 0114.02	36 055 0114.03	36 055 0115.03	36 055 0115.04	36 055 0115.05	36 055 0115.06	36 055 0115.07
36 055 0116.01	36 055 0116.03	36 055 0116.04	36 055 0116.05	36 055 0117.05	36 055 0117.07	36 055 0117.08	36 055 0117.09	36 055 0117.10	36 055 0117.11
36 055 0117.12	36 055 0118.00	36 055 0119.01	36 055 0119.03	36 055 0119.04	36 055 0120.00	36 055 0121.00	36 055 0122.01	36 055 0122.02	36 055 0123.01
36 055 0123.04	36 055 0123.05	36 055 0123.07	36 055 0123.08	36 055 0124.01	36 055 0124.02	36 055 0125.00	36 055 0126.00	36 055 0127.00	36 055 0128.00
36 055 0129.00	36 055 0130.03	36 055 0130.04	36 055 0130.05	36 055 0130.06	36 055 0131.01	36 055 0131.03	36 055 0131.04	36 055 0132.03	36 055 0132.05
36 055 0132.06	36 055 0132.07	36 055 0132.08	36 055 0133.00	36 055 0134.01	36 055 0134.02	36 055 0135.03	36 055 0135.05	36 055 0135.07	36 055 0135.08
36 055 0135.09	36 055 0135.10	36 055 0135.11	36 055 0136.01	36 055 0136.03	36 055 0136.04	36 055 0137.01	36 055 0137.02	36 055 0138.00	36 055 0139.01
36 055 0139.02	36 055 0140.01	36 055 0140.03	36 055 0140.04	36 055 0141.02	36 055 0141.03	36 055 0141.04	36 055 0142.02	36 055 0142.04	36 055 0142.05
36 055 0142.06	36 055 0143.01	36 055 0143.02	36 055 0144.00	36 055 0145.01	36 055 0145.03	36 055 0145.04	36 055 0145.05	36 055 0146.01	36 055 0146.02
36 055 0147.00	36 055 0148.02	36 055 0148.03	36 055 0148.05	36 055 0148.06	36 055 0149.01	36 055 0149.03	36 055 0149.05	36 055 0149.06	36 055 0150.00
36 055 0151.01	36 055 0151.02	36 055 0152.00	36 055 0153.01	36 055 0153.03	36 055 0153.04	36 055 0154.00	36 055 9800.00	36 055 9801.00	36 055 9802.00
36 055 9900.00									

NEW YORK (36) - ONTARIO COUNTY (069) - 40 Tracts

36 069 0501.01	36 069 0501.03	36 069 0501.04	36 069 0501.05	36 069 0501.06	36 069 0502.03	36 069 0502.04	36 069 0502.05	36 069 0502.06	36 069 0503.02
36 069 0503.03	36 069 0503.04	36 069 0504.01	36 069 0504.02	36 069 0505.01	36 069 0505.02	36 069 0506.01	36 069 0506.03	36 069 0506.04	36 069 0508.00
36 069 0509.00	36 069 0510.01	36 069 0511.01	36 069 0511.02	36 069 0512.00	36 069 0513.01	36 069 0513.02	36 069 0514.00	36 069 0515.01	36 069 0515.02
36 069 0516.00	36 069 0517.00	36 069 0518.01	36 069 0519.00	36 069 0520.01	36 069 0520.02	36 069 0520.03	36 069 0521.01	36 069 0521.02	36 069 0522.00

NEW YORK (36) - WAYNE COUNTY (117) - 26 Tracts

36 117 0201.03	36 117 0201.04	36 117 0201.05	36 117 0201.06	36 117 0202.01	36 117 0202.02	36 117 0203.02	36 117 0203.03	36 117 0204.01	36 117 0204.02
36 117 0205.00	36 117 0206.01	36 117 0206.02	36 117 0207.00	36 117 0208.00	36 117 0209.00	36 117 0210.00	36 117 0211.00	36 117 0212.00	36 117 0214.00
36 117 0215.01	36 117 0215.02	36 117 0216.00	36 117 0217.00	36 117 0218.00	36 117 9901.00				

CALIFORNIA (06) - SAN DIEGO COUNTY (073) - 737 Tracts

06 073 0001.00	06 073 0002.01	06 073 0002.02	06 073 0003.01	06 073 0003.02	06 073 0004.00	06 073 0005.00	06 073 0006.00	06 073 0007.00	06 073 0008.00
06 073 0009.01	06 073 0009.02	06 073 0010.00	06 073 0011.00	06 073 0012.01	06 073 0012.02	06 073 0013.01	06 073 0013.02	06 073 0014.00	06 073 0015.00
06 073 0016.00	06 073 0017.00	06 073 0018.01	06 073 0018.02	06 073 0019.00	06 073 0020.01	06 073 0020.02	06 073 0021.00	06 073 0022.01	06 073 0022.02
06 073 0023.01	06 073 0023.02	06 073 0024.01	06 073 0024.02	06 073 0025.01	06 073 0025.02	06 073 0026.01	06 073 0026.02	06 073 0027.02	06 073 0027.03
06 073 0027.05	06 073 0027.07	06 073 0027.08	06 073 0027.09	06 073 0027.10	06 073 0027.11	06 073 0027.12	06 073 0028.01	06 073 0028.03	06 073 0028.04
06 073 0029.02	06 073 0029.03	06 073 0029.04	06 073 0029.05	06 073 0030.01	06 073 0030.03	06 073 0030.04	06 073 0031.01	06 073 0031.03	06 073 0031.05
06 073 0031.07	06 073 0031.08	06 073 0031.09	06 073 0031.11	06 073 0031.12	06 073 0031.13	06 073 0031.14	06 073 0031.15	06 073 0032.01	06 073 0032.02
06 073 0032.04	06 073 0032.07	06 073 0032.08	06 073 0032.09	06 073 0032.11	06 073 0032.12	06 073 0032.13	06 073 0032.14	06 073 0033.01	06 073 0033.03
06 073 0033.04	06 073 0033.05	06 073 0034.01	06 073 0034.03	06 073 0034.04	06 073 0035.01	06 073 0035.02	06 073 0036.01	06 073 0036.02	06 073 0036.03
06 073 0038.00	06 073 0039.01	06 073 0039.02	06 073 0040.00	06 073 0041.01	06 073 0041.02	06 073 0042.00	06 073 0043.00	06 073 0044.00	06 073 0045.01

06 073 0046.00	06 073 0047.00	06 073 0048.00	06 073 0049.00	06 073 0050.00	06 073 0051.01	06 073 0051.02	06 073 0051.03	06 073 0052.01	06 073 0052.02
06 073 0053.01	06 073 0053.02	06 073 0054.01	06 073 0054.02	06 073 0054.03	06 073 0055.00	06 073 0056.01	06 073 0056.02	06 073 0057.00	06 073 0058.01
06 073 0058.02	06 073 0059.00	06 073 0060.00	06 073 0061.00	06 073 0062.00	06 073 0063.00	06 073 0065.00	06 073 0066.00	06 073 0068.01	06 073 0068.02
06 073 0069.00	06 073 0070.02	06 073 0071.00	06 073 0072.00	06 073 0073.02	06 073 0073.03	06 073 0073.04	06 073 0074.01	06 073 0074.02	06 073 0075.01
06 073 0075.02	06 073 0076.01	06 073 0076.02	06 073 0077.01	06 073 0077.02	06 073 0078.00	06 073 0079.05	06 073 0079.07	06 073 0079.08	06 073 0079.10
06 073 0079.11	06 073 0079.12	06 073 0080.02	06 073 0080.03	06 073 0080.06	06 073 0081.01	06 073 0081.02	06 073 0082.01	06 073 0082.02	06 073 0083.01
06 073 0083.03	06 073 0083.05	06 073 0083.06	06 073 0083.07	06 073 0083.10	06 073 0083.11	06 073 0083.12	06 073 0083.13	06 073 0083.24	06 073 0083.27
06 073 0083.28	06 073 0083.30	06 073 0083.31	06 073 0083.36	06 073 0083.37	06 073 0083.39	06 073 0083.43	06 073 0083.44	06 073 0083.45	06 073 0083.46
06 073 0083.47	06 073 0083.48	06 073 0083.49	06 073 0083.50	06 073 0083.51	06 073 0083.52	06 073 0083.53	06 073 0083.55	06 073 0083.56	06 073 0083.57
06 073 0083.58	06 073 0083.59	06 073 0083.60	06 073 0083.61	06 073 0083.62	06 073 0083.63	06 073 0083.64	06 073 0083.65	06 073 0083.66	06 073 0083.67
06 073 0083.68	06 073 0083.69	06 073 0083.70	06 073 0083.71	06 073 0083.72	06 073 0083.73	06 073 0083.74	06 073 0083.75	06 073 0083.76	06 073 0083.77
06 073 0083.78	06 073 0083.79	06 073 0083.80	06 073 0083.81	06 073 0085.01	06 073 0085.02	06 073 0085.03	06 073 0085.04	06 073 0085.05	06 073 0085.06
06 073 0085.07	06 073 0085.09	06 073 0085.10	06 073 0085.11	06 073 0085.12	06 073 0085.13	06 073 0086.00	06 073 0087.01	06 073 0087.02	06 073 0088.00
06 073 0089.01	06 073 0089.02	06 073 0090.00	06 073 0091.01	06 073 0091.02	06 073 0091.03	06 073 0091.04	06 073 0091.07	06 073 0091.08	06 073 0091.09
06 073 0092.01	06 073 0092.03	06 073 0092.04	06 073 0093.01	06 073 0093.05	06 073 0093.06	06 073 0093.07	06 073 0093.08	06 073 0094.00	06 073 0095.02
06 073 0095.04	06 073 0095.05	06 073 0095.06	06 073 0095.07	06 073 0095.09	06 073 0095.10	06 073 0095.11	06 073 0096.02	06 073 0096.03	06 073 0096.04
06 073 0097.03	06 073 0097.04	06 073 0097.05	06 073 0097.06	06 073 0098.01	06 073 0098.02	06 073 0098.04	06 073 0098.05	06 073 0099.01	06 073 0099.02
06 073 0100.01	06 073 0100.03	06 073 0100.04	06 073 0100.05	06 073 0100.09	06 073 0100.10	06 073 0100.11	06 073 0100.12	06 073 0100.13	06 073 0100.15
06 073 0100.16	06 073 0100.17	06 073 0100.18	06 073 0100.19	06 073 0101.03	06 073 0101.04	06 073 0101.06	06 073 0101.07	06 073 0101.09	06 073 0101.10
06 073 0101.11	06 073 0101.12	06 073 0102.01	06 073 0102.02	06 073 0103.00	06 073 0104.01	06 073 0104.02	06 073 0105.01	06 073 0105.02	06 073 0106.01
06 073 0108.00	06 073 0109.00	06 073 0110.00	06 073 0111.00	06 073 0113.00	06 073 0116.01	06 073 0116.02	06 073 0117.00	06 073 0118.01	06 073 0118.02
06 073 0119.02	06 073 0120.02	06 073 0120.03	06 073 0121.01	06 073 0121.02	06 073 0122.00	06 073 0123.02	06 073 0123.03	06 073 0123.04	06 073 0124.01
06 073 0124.02	06 073 0125.01	06 073 0125.02	06 073 0126.00	06 073 0127.00	06 073 0128.00	06 073 0129.00	06 073 0130.00	06 073 0131.02	06 073 0131.03
06 073 0131.04	06 073 0132.03	06 073 0132.04	06 073 0132.05	06 073 0132.06	06 073 0133.01	06 073 0133.02	06 073 0133.03	06 073 0133.06	06 073 0133.07
06 073 0133.08	06 073 0133.09	06 073 0133.12	06 073 0133.15	06 073 0133.16	06 073 0133.17	06 073 0133.18	06 073 0133.19	06 073 0133.20	06 073 0133.21
06 073 0133.22	06 073 0133.23	06 073 0133.24	06 073 0133.25	06 073 0133.26	06 073 0133.27	06 073 0134.01	06 073 0134.09	06 073 0134.11	06 073 0134.12
06 073 0134.14	06 073 0134.15	06 073 0134.16	06 073 0134.17	06 073 0134.18	06 073 0134.20	06 073 0134.21	06 073 0134.22	06 073 0134.23	06 073 0134.24
06 073 0134.25	06 073 0135.03	06 073 0135.04	06 073 0135.05	06 073 0135.06	06 073 0136.01	06 073 0136.04	06 073 0136.05	06 073 0136.07	06 073 0136.08
06 073 0137.01	06 073 0137.02	06 073 0138.01	06 073 0138.02	06 073 0139.03	06 073 0139.05	06 073 0139.06	06 073 0139.07	06 073 0139.08	06 073 0139.09
06 073 0140.01	06 073 0140.02	06 073 0141.01	06 073 0141.02	06 073 0142.00	06 073 0143.00	06 073 0144.00	06 073 0145.00	06 073 0146.01	06 073 0146.02
06 073 0147.01	06 073 0147.02	06 073 0148.03	06 073 0148.04	06 073 0148.05	06 073 0148.06	06 073 0149.01	06 073 0149.02	06 073 0150.01	06 073 0150.02
06 073 0151.00	06 073 0152.00	06 073 0153.01	06 073 0153.02	06 073 0154.03	06 073 0154.05	06 073 0154.06	06 073 0154.07	06 073 0154.08	06 073 0155.01
06 073 0155.02	06 073 0156.01	06 073 0156.02	06 073 0157.01	06 073 0157.04	06 073 0157.05	06 073 0157.06	06 073 0158.01	06 073 0158.02	06 073 0159.01
06 073 0159.02	06 073 0160.00	06 073 0161.00	06 073 0162.01	06 073 0162.02	06 073 0163.01	06 073 0163.02	06 073 0164.01	06 073 0164.03	06 073 0164.04
06 073 0165.02	06 073 0165.03	06 073 0165.04	06 073 0166.06	06 073 0166.07	06 073 0166.08	06 073 0166.09	06 073 0166.10	06 073 0166.13	06 073 0166.14
06 073 0166.15	06 073 0166.16	06 073 0166.17	06 073 0166.18	06 073 0166.19	06 073 0166.20	06 073 0166.21	06 073 0167.03	06 073 0167.04	06 073 0167.05
06 073 0167.06	06 073 0168.04	06 073 0168.06	06 073 0168.07	06 073 0168.09	06 073 0168.10	06 073 0168.11	06 073 0168.12	06 073 0168.13	06 073 0169.01
06 073 0169.02	06 073 0170.06	06 073 0170.09	06 073 0170.10	06 073 0170.14	06 073 0170.18	06 073 0170.20	06 073 0170.21	06 073 0170.22	06 073 0170.31
06 073 0170.33	06 073 0170.34	06 073 0170.35	06 073 0170.36	06 073 0170.37	06 073 0170.39	06 073 0170.40	06 073 0170.41	06 073 0170.43	06 073 0170.44
06 073 0170.45	06 073 0170.46	06 073 0170.47	06 073 0170.48	06 073 0170.49	06 073 0170.50	06 073 0170.51	06 073 0170.52	06 073 0170.53	06 073 0170.54
06 073 0170.55	06 073 0170.56	06 073 0170.57	06 073 0170.58	06 073 0170.59	06 073 0170.60	06 073 0170.61	06 073 0170.62	06 073 0170.63	06 073 0170.64
06 073 0170.65	06 073 0170.66	06 073 0170.67	06 073 0170.68	06 073 0170.69	06 073 0170.70	06 073 0170.71	06 073 0171.04	06 073 0171.06	06 073 0171.07
06 073 0171.08	06 073 0171.09	06 073 0171.11	06 073 0171.12	06 073 0171.13	06 073 0172.01	06 073 0172.02	06 073 0173.03	06 073 0173.05	06 073 0173.06
06 073 0173.07	06 073 0173.08	06 073 0174.03	06 073 0174.05	06 073 0174.06	06 073 0174.07	06 073 0174.08	06 073 0175.01	06 073 0175.02	06 073 0176.01
06 073 0176.03	06 073 0176.05	06 073 0176.06	06 073 0177.01	06 073 0177.02	06 073 0178.01	06 073 0178.08	06 073 0178.09	06 073 0178.10	06 073 0178.11
06 073 0178.13	06 073 0179.01	06 073 0179.02	06 073 0180.00	06 073 0181.01	06 073 0181.02	06 073 0182.01	06 073 0182.02	06 073 0183.01	06 073 0183.02
06 073 0184.00	06 073 0185.04	06 073 0185.09	06 073 0185.10	06 073 0185.11	06 073 0185.12	06 073 0185.15	06 073 0185.16	06 073 0185.17	06 073 0185.18
06 073 0185.19	06 073 0185.20	06 073 0185.21	06 073 0185.22	06 073 0185.23	06 073 0185.24	06 073 0185.25	06 073 0186.01	06 073 0186.08	06 073 0186.09
06 073 0186.12	06 073 0186.13	06 073 0186.15	06 073 0186.16	06 073 0186.17	06 073 0186.18	06 073 0186.19	06 073 0186.20	06 073 0186.21	06 073 0186.22

06 073 0187.00	06 073 0188.01	06 073 0188.03	06 073 0188.04	06 073 0188.05	06 073 0189.03	06 073 0189.04	06 073 0189.05	06 073 0189.06	06 073 0190.01
06 073 0190.02	06 073 0191.03	06 073 0191.05	06 073 0191.07	06 073 0191.08	06 073 0191.09	06 073 0191.10	06 073 0191.11	06 073 0192.03	06 073 0192.05
06 073 0192.06	06 073 0192.08	06 073 0192.09	06 073 0192.10	06 073 0193.01	06 073 0193.03	06 073 0193.04	06 073 0193.05	06 073 0194.03	06 073 0194.04
06 073 0194.05	06 073 0194.06	06 073 0195.01	06 073 0195.02	06 073 0195.03	06 073 0196.01	06 073 0196.02	06 073 0197.01	06 073 0197.02	06 073 0198.03
06 073 0198.04	06 073 0198.05	06 073 0198.08	06 073 0198.09	06 073 0198.10	06 073 0198.11	06 073 0199.02	06 073 0199.03	06 073 0199.04	06 073 0199.05
06 073 0200.15	06 073 0200.17	06 073 0200.19	06 073 0200.21	06 073 0200.23	06 073 0200.24	06 073 0200.25	06 073 0200.26	06 073 0200.28	06 073 0200.29
06 073 0200.30	06 073 0200.31	06 073 0200.32	06 073 0200.33	06 073 0200.34	06 073 0200.35	06 073 0200.36	06 073 0200.37	06 073 0200.38	06 073 0200.39
06 073 0200.40	06 073 0200.41	06 073 0200.42	06 073 0200.43	06 073 0200.44	06 073 0201.05	06 073 0201.06	06 073 0201.07	06 073 0201.08	06 073 0201.09
06 073 0201.10	06 073 0201.11	06 073 0202.02	06 073 0202.06	06 073 0202.07	06 073 0202.08	06 073 0202.09	06 073 0202.10	06 073 0202.11	06 073 0202.13
06 073 0202.14	06 073 0203.04	06 073 0203.05	06 073 0203.08	06 073 0203.09	06 073 0203.10	06 073 0203.11	06 073 0203.12	06 073 0203.13	06 073 0204.01
06 073 0204.03	06 073 0204.04	06 073 0204.05	06 073 0205.00	06 073 0206.01	06 073 0206.02	06 073 0207.05	06 073 0207.06	06 073 0207.07	06 073 0207.08
06 073 0207.10	06 073 0207.11	06 073 0207.12	06 073 0208.01	06 073 0208.05	06 073 0208.06	06 073 0208.07	06 073 0208.10	06 073 0208.11	06 073 0208.12
06 073 0208.13	06 073 0209.02	06 073 0209.03	06 073 0209.04	06 073 0210.01	06 073 0210.02	06 073 0211.01	06 073 0211.02	06 073 0212.02	06 073 0212.04
06 073 0212.05	06 073 0212.06	06 073 0213.02	06 073 0213.04	06 073 0213.05	06 073 0213.06	06 073 0214.01	06 073 0214.02	06 073 0215.01	06 073 0215.02
06 073 0216.00	06 073 0218.00	06 073 0219.00	06 073 0220.00	06 073 0221.01	06 073 0221.02	06 073 9901.00			

CALIFORNIA (06) - MARIN COUNTY (041) - 63 Tracts

06 041 1011.00	06 041 1012.00	06 041 1021.00	06 041 1022.02	06 041 1022.03	06 041 1031.00	06 041 1032.00	06 041 1041.02	06 041 1041.03	06 041 1041.04
06 041 1042.00	06 041 1043.00	06 041 1050.01	06 041 1050.02	06 041 1060.01	06 041 1060.02	06 041 1070.00	06 041 1081.00	06 041 1082.01	06 041 1082.02
06 041 1090.01	06 041 1090.02	06 041 1101.00	06 041 1102.00	06 041 1110.01	06 041 1110.02	06 041 1121.00	06 041 1122.02	06 041 1122.03	06 041 1122.04
06 041 1130.00	06 041 1141.00	06 041 1142.00	06 041 1150.00	06 041 1160.00	06 041 1170.00	06 041 1181.00	06 041 1191.00	06 041 1192.01	06 041 1192.02
06 041 1200.01	06 041 1200.02	06 041 1211.00	06 041 1212.00	06 041 1220.00	06 041 1230.00	06 041 1241.00	06 041 1242.00	06 041 1250.00	06 041 1261.00
06 041 1262.00	06 041 1270.00	06 041 1281.00	06 041 1282.00	06 041 1290.00	06 041 1302.01	06 041 1302.03	06 041 1302.04	06 041 1311.00	06 041 1321.00
06 041 1322.00	06 041 1330.00	06 041 9901.00							

CALIFORNIA (06) - SAN FRANCISCO COUNTY (075) - 244 Tracts

06 075 0101.01	06 075 0101.02	06 075 0102.01	06 075 0102.02	06 075 0103.00	06 075 0104.01	06 075 0104.02	06 075 0105.00	06 075 0106.00	06 075 0107.01
06 075 0107.02	06 075 0108.00	06 075 0109.01	06 075 0109.02	06 075 0110.01	06 075 0110.02	06 075 0111.01	06 075 0111.02	06 075 0112.00	06 075 0113.00
06 075 0117.00	06 075 0118.00	06 075 0119.01	06 075 0119.02	06 075 0120.01	06 075 0120.02	06 075 0121.00	06 075 0122.02	06 075 0122.03	06 075 0122.04
06 075 0123.01	06 075 0123.02	06 075 0124.03	06 075 0124.04	06 075 0124.05	06 075 0124.06	06 075 0125.02	06 075 0125.03	06 075 0125.04	06 075 0126.01
06 075 0126.02	06 075 0127.00	06 075 0128.01	06 075 0128.02	06 075 0129.01	06 075 0129.02	06 075 0130.01	06 075 0130.02	06 075 0131.01	06 075 0131.02
06 075 0132.00	06 075 0133.00	06 075 0134.01	06 075 0134.02	06 075 0135.00	06 075 0151.00	06 075 0152.01	06 075 0152.02	06 075 0153.00	06 075 0154.01
06 075 0154.02	06 075 0155.00	06 075 0156.00	06 075 0157.01	06 075 0157.02	06 075 0158.01	06 075 0158.02	06 075 0159.00	06 075 0160.00	06 075 0161.01
06 075 0161.02	06 075 0162.00	06 075 0163.00	06 075 0164.00	06 075 0165.00	06 075 0166.01	06 075 0166.02	06 075 0167.00	06 075 0168.01	06 075 0168.02
06 075 0169.00	06 075 0170.00	06 075 0171.01	06 075 0171.02	06 075 0176.02	06 075 0176.03	06 075 0176.04	06 075 0177.00	06 075 0178.01	06 075 0178.03
06 075 0178.04	06 075 0179.03	06 075 0180.00	06 075 0201.01	06 075 0201.02	06 075 0202.01	06 075 0202.02	06 075 0203.00	06 075 0204.01	06 075 0204.02
06 075 0205.00	06 075 0206.01	06 075 0206.02	06 075 0207.01	06 075 0207.02	06 075 0208.01	06 075 0208.02	06 075 0209.00	06 075 0210.00	06 075 0211.00
06 075 0212.00	06 075 0213.00	06 075 0214.00	06 075 0215.00	06 075 0216.00	06 075 0217.00	06 075 0218.00	06 075 0226.00	06 075 0227.02	06 075 0227.04
06 075 0228.01	06 075 0228.02	06 075 0228.03	06 075 0229.01	06 075 0229.02	06 075 0229.03	06 075 0230.01	06 075 0230.03	06 075 0231.02	06 075 0231.03
06 075 0232.00	06 075 0233.00	06 075 0234.00	06 075 0251.00	06 075 0252.00	06 075 0253.00	06 075 0254.01	06 075 0254.02	06 075 0254.03	06 075 0255.01
06 075 0255.02	06 075 0256.00	06 075 0257.01	06 075 0257.02	06 075 0258.00	06 075 0259.00	06 075 0260.01	06 075 0260.02	06 075 0260.03	06 075 0260.04
06 075 0261.00	06 075 0262.01	06 075 0262.02	06 075 0263.01	06 075 0263.02	06 075 0263.03	06 075 0264.01	06 075 0264.02	06 075 0264.03	06 075 0264.04
06 075 0301.01	06 075 0301.02	06 075 0302.01	06 075 0302.02	06 075 0303.01	06 075 0303.02	06 075 0304.00	06 075 0305.00	06 075 0306.00	06 075 0307.00
06 075 0308.00	06 075 0309.00	06 075 0310.00	06 075 0311.00	06 075 0312.01	06 075 0312.02	06 075 0313.01	06 075 0313.02	06 075 0314.01	06 075 0314.02
06 075 0326.01	06 075 0326.02	06 075 0327.00	06 075 0328.01	06 075 0328.02	06 075 0329.01	06 075 0329.02	06 075 0330.01	06 075 0330.02	06 075 0331.00
06 075 0332.01	06 075 0332.03	06 075 0332.04	06 075 0351.01	06 075 0351.02	06 075 0352.01	06 075 0352.02	06 075 0353.00	06 075 0354.00	06 075 0401.00
06 075 0402.00	06 075 0426.01	06 075 0426.02	06 075 0427.00	06 075 0428.00	06 075 0451.00	06 075 0452.01	06 075 0452.02	06 075 0476.00	06 075 0477.01
06 075 0477.02	06 075 0478.01	06 075 0478.02	06 075 0479.02	06 075 0479.03	06 075 0479.04	06 075 0601.00	06 075 0604.00	06 075 0605.02	06 075 0607.01
06 075 0607.02	06 075 0607.03	06 075 0610.00	06 075 0611.01	06 075 0611.02	06 075 0612.00	06 075 0614.01	06 075 0614.02	06 075 0615.01	06 075 0615.02

06 075 0615.03	06 075 0615.04	06 075 0615.05	06 075 0615.06	06 075 0615.07	06 075 0615.08	06 075 9802.00	06 075 9803.00	06 075 9804.01	06 075 9805.01
06 075 9806.00	06 075 9809.00	06 075 9901.00	06 075 9902.00						

CALIFORNIA (06) - SAN MATEO COUNTY (081) - 174 Tracts

06 081 6001.00	06 081 6002.00	06 081 6003.00	06 081 6004.01	06 081 6004.02	06 081 6005.01	06 081 6005.02	06 081 6006.00	06 081 6007.01	06 081 6007.02
06 081 6008.00	06 081 6009.00	06 081 6010.00	06 081 6011.00	06 081 6012.00	06 081 6013.01	06 081 6013.02	06 081 6014.00	06 081 6015.01	06 081 6015.02
06 081 6016.01	06 081 6016.03	06 081 6016.04	06 081 6016.05	06 081 6017.00	06 081 6018.00	06 081 6019.01	06 081 6019.02	06 081 6020.01	06 081 6020.02
06 081 6021.00	06 081 6022.01	06 081 6022.02	06 081 6023.00	06 081 6024.00	06 081 6025.00	06 081 6026.01	06 081 6026.02	06 081 6027.00	06 081 6028.00
06 081 6029.00	06 081 6030.00	06 081 6031.00	06 081 6032.00	06 081 6033.00	06 081 6034.00	06 081 6037.00	06 081 6038.01	06 081 6038.02	06 081 6039.00
06 081 6040.00	06 081 6041.02	06 081 6041.03	06 081 6041.04	06 081 6042.00	06 081 6044.00	06 081 6045.00	06 081 6046.00	06 081 6047.00	06 081 6048.00
06 081 6049.00	06 081 6050.00	06 081 6051.00	06 081 6052.00	06 081 6053.00	06 081 6054.00	06 081 6055.01	06 081 6055.02	06 081 6056.00	06 081 6057.00
06 081 6058.00	06 081 6059.01	06 081 6059.02	06 081 6060.00	06 081 6061.00	06 081 6062.01	06 081 6062.02	06 081 6063.00	06 081 6064.00	06 081 6065.00
06 081 6066.00	06 081 6067.00	06 081 6068.00	06 081 6069.00	06 081 6070.00	06 081 6071.00	06 081 6072.00	06 081 6073.00	06 081 6074.00	06 081 6075.00
06 081 6076.00	06 081 6077.01	06 081 6077.02	06 081 6078.00	06 081 6079.00	06 081 6080.01	06 081 6080.02	06 081 6080.13	06 081 6080.23	06 081 6080.24
06 081 6080.25	06 081 6081.00	06 081 6082.00	06 081 6083.00	06 081 6084.00	06 081 6085.01	06 081 6085.02	06 081 6086.00	06 081 6087.00	06 081 6088.00
06 081 6089.00	06 081 6090.00	06 081 6091.00	06 081 6092.01	06 081 6092.02	06 081 6093.00	06 081 6094.00	06 081 6095.00	06 081 6096.01	06 081 6096.02
06 081 6096.03	06 081 6097.00	06 081 6098.00	06 081 6099.00	06 081 6100.00	06 081 6101.00	06 081 6102.01	06 081 6102.02	06 081 6102.03	06 081 6103.02
06 081 6103.03	06 081 6103.04	06 081 6104.00	06 081 6105.00	06 081 6106.01	06 081 6106.02	06 081 6107.00	06 081 6108.00	06 081 6109.01	06 081 6109.02
06 081 6110.00	06 081 6111.00	06 081 6112.00	06 081 6113.00	06 081 6114.00	06 081 6115.00	06 081 6116.00	06 081 6117.00	06 081 6118.00	06 081 6119.01
06 081 6119.02	06 081 6120.01	06 081 6120.02	06 081 6121.01	06 081 6121.02	06 081 6125.00	06 081 6126.00	06 081 6127.00	06 081 6128.00	06 081 6129.00
06 081 6130.00	06 081 6132.00	06 081 6133.00	06 081 6134.00	06 081 6135.01	06 081 6135.02	06 081 6136.00	06 081 6137.01	06 081 6137.02	06 081 6138.00
06 081 6139.00	06 081 6140.00	06 081 9843.00	06 081 9901.00						

PENNSYLVANIA (42) - LACKAWANNA COUNTY (069) - 60 Tracts

42 069 1002.00	42 069 1003.00	42 069 1004.00	42 069 1005.00	42 069 1006.00	42 069 1008.00	42 069 1009.00	42 069 1010.00	42 069 1011.00	42 069 1012.00
42 069 1013.00	42 069 1014.00	42 069 1016.00	42 069 1017.00	42 069 1018.00	42 069 1019.00	42 069 1020.00	42 069 1021.00	42 069 1022.00	42 069 1023.00
42 069 1025.00	42 069 1026.00	42 069 1027.00	42 069 1028.00	42 069 1029.00	42 069 1030.00	42 069 1031.00	42 069 1101.00	42 069 1102.01	42 069 1102.02
42 069 1103.00	42 069 1104.01	42 069 1104.02	42 069 1104.03	42 069 1105.00	42 069 1106.00	42 069 1107.00	42 069 1108.00	42 069 1109.00	42 069 1110.00
42 069 1111.00	42 069 1112.00	42 069 1113.00	42 069 1114.00	42 069 1115.00	42 069 1116.00	42 069 1117.00	42 069 1118.01	42 069 1118.02	42 069 1120.00
42 069 1121.00	42 069 1122.00	42 069 1123.00	42 069 1124.00	42 069 1125.00	42 069 1126.00	42 069 1127.00	42 069 1128.00	42 069 1129.01	42 069 1129.02

PENNSYLVANIA (42) - LUZERNE COUNTY (079) - 101 Tracts

42 079 2001.00	42 079 2002.00	42 079 2003.00	42 079 2004.00	42 079 2005.00	42 079 2006.00	42 079 2007.00	42 079 2008.00	42 079 2009.00	42 079 2010.00
42 079 2011.00	42 079 2012.00	42 079 2013.00	42 079 2014.00	42 079 2015.00	42 079 2016.00	42 079 2101.00	42 079 2102.00	42 079 2103.00	42 079 2104.00
42 079 2105.00	42 079 2106.00	42 079 2107.00	42 079 2108.00	42 079 2110.00	42 079 2111.01	42 079 2111.02	42 079 2112.01	42 079 2112.03	42 079 2112.04
42 079 2112.05	42 079 2113.01	42 079 2113.02	42 079 2113.03	42 079 2113.04	42 079 2114.00	42 079 2115.00	42 079 2116.00	42 079 2117.01	42 079 2117.02
42 079 2118.00	42 079 2119.00	42 079 2120.00	42 079 2121.00	42 079 2122.00	42 079 2123.00	42 079 2127.00	42 079 2128.00	42 079 2129.00	42 079 2130.00
42 079 2131.00	42 079 2132.00	42 079 2133.00	42 079 2134.00	42 079 2136.00	42 079 2137.00	42 079 2138.00	42 079 2139.00	42 079 2141.00	42 079 2142.00
42 079 2143.00	42 079 2144.00	42 079 2145.00	42 079 2146.00	42 079 2149.00	42 079 2150.00	42 079 2151.00	42 079 2152.00	42 079 2153.00	42 079 2154.00
42 079 2155.01	42 079 2155.02	42 079 2155.03	42 079 2155.04	42 079 2156.00	42 079 2157.01	42 079 2157.02	42 079 2158.00	42 079 2159.00	42 079 2161.00
42 079 2162.00	42 079 2164.00	42 079 2165.01	42 079 2165.02	42 079 2166.01	42 079 2166.02	42 079 2167.00	42 079 2168.00	42 079 2169.00	42 079 2170.01
42 079 2170.02	42 079 2171.00	42 079 2172.00	42 079 2173.00	42 079 2174.00	42 079 2175.00	42 079 2176.00	42 079 2177.00	42 079 2178.00	42 079 2179.00
42 079 2180.00									

MASSACHUSETTS (25) - HAMPDEN COUNTY (013) - 104 Tracts

25 013 8001.01	25 013 8001.02	25 013 8002.01	25 013 8002.02	25 013 8003.00	25 013 8004.00	25 013 8005.00	25 013 8006.00	25 013 8007.00	25 013 8008.00
25 013 8009.00	25 013 8011.01	25 013 8011.02	25 013 8012.00	25 013 8013.00	25 013 8014.01	25 013 8014.02	25 013 8015.01	25 013 8015.02	25 013 8015.03
25 013 8016.01	25 013 8016.02	25 013 8016.03	25 013 8016.04	25 013 8016.05	25 013 8017.00	25 013 8018.00	25 013 8019.01	25 013 8019.02	25 013 8020.00
25 013 8021.01	25 013 8022.00	25 013 8023.00	25 013 8024.00	25 013 8025.00	25 013 8026.01	25 013 8026.02	25 013 8101.00	25 013 8102.00	25 013 8103.00

25 013 8104.03	25 013 8104.04	25 013 8104.12	25 013 8104.14	25 013 8106.01	25 013 8106.02	25 013 8107.00	25 013 8108.00	25 013 8109.01	25 013 8109.02
25 013 8110.00	25 013 8111.01	25 013 8111.02	25 013 8112.00	25 013 8113.01	25 013 8113.02	25 013 8114.00	25 013 8115.00	25 013 8116.00	25 013 8117.00
25 013 8118.00	25 013 8119.00	25 013 8120.01	25 013 8120.02	25 013 8121.01	25 013 8121.03	25 013 8121.04	25 013 8122.01	25 013 8122.02	25 013 8123.00
25 013 8124.01	25 013 8124.03	25 013 8124.04	25 013 8125.00	25 013 8126.00	25 013 8127.01	25 013 8127.02	25 013 8128.00	25 013 8129.01	25 013 8129.02
25 013 8129.03	25 013 8130.01	25 013 8130.02	25 013 8131.01	25 013 8131.02	25 013 8132.04	25 013 8132.05	25 013 8132.06	25 013 8132.07	25 013 8132.08
25 013 8132.09	25 013 8133.01	25 013 8133.03	25 013 8133.04	25 013 8134.01	25 013 8134.03	25 013 8134.04	25 013 8135.00	25 013 8136.01	25 013 8136.02
25 013 8137.01	25 013 8137.02	25 013 8138.01	25 013 8138.02						

PENNSYLVANIA (42) - CENTRE COUNTY (027) - 41 Tracts

42 027 0101.00	42 027 0102.00	42 027 0103.00	42 027 0104.00	42 027 0105.00	42 027 0106.00	42 027 0107.00	42 027 0108.01	42 027 0108.02	42 027 0109.01
42 027 0109.02	42 027 0110.01	42 027 0110.02	42 027 0111.01	42 027 0111.02	42 027 0112.01	42 027 0112.02	42 027 0113.01	42 027 0113.02	42 027 0113.03
42 027 0114.01	42 027 0114.02	42 027 0115.01	42 027 0115.03	42 027 0115.04	42 027 0116.00	42 027 0117.02	42 027 0118.00	42 027 0119.01	42 027 0119.03
42 027 0119.04	42 027 0119.05	42 027 0120.00	42 027 0121.00	42 027 0122.00	42 027 0123.00	42 027 0124.00	42 027 0125.00	42 027 0126.00	42 027 0127.00
42 027 0128.00									

NEW YORK (36) - ONONDAGA COUNTY (067) - 142 Tracts

36 067 0001.00	36 067 0002.00	36 067 0003.00	36 067 0004.00	36 067 0005.01	36 067 0006.00	36 067 0007.00	36 067 0008.00	36 067 0009.00	36 067 0010.00
36 067 0014.00	36 067 0015.00	36 067 0016.00	36 067 0017.01	36 067 0017.02	36 067 0018.00	36 067 0019.00	36 067 0020.00	36 067 0021.01	36 067 0023.00
36 067 0024.00	36 067 0027.00	36 067 0029.01	36 067 0030.00	36 067 0032.00	36 067 0034.00	36 067 0035.00	36 067 0036.01	36 067 0036.02	36 067 0038.00
36 067 0039.00	36 067 0040.00	36 067 0042.00	36 067 0043.01	36 067 0043.02	36 067 0044.01	36 067 0045.00	36 067 0046.00	36 067 0048.00	36 067 0049.00
36 067 0050.00	36 067 0051.00	36 067 0052.00	36 067 0053.00	36 067 0054.00	36 067 0055.00	36 067 0056.01	36 067 0056.02	36 067 0057.00	36 067 0058.00
36 067 0059.00	36 067 0060.00	36 067 0061.01	36 067 0061.02	36 067 0061.03	36 067 0101.00	36 067 0102.00	36 067 0103.01	36 067 0103.21	36 067 0103.22
36 067 0104.00	36 067 0105.00	36 067 0106.00	36 067 0107.00	36 067 0108.00	36 067 0109.00	36 067 0110.11	36 067 0110.12	36 067 0110.21	36 067 0110.22
36 067 0111.01	36 067 0111.02	36 067 0112.01	36 067 0112.02	36 067 0112.31	36 067 0112.32	36 067 0112.41	36 067 0112.42	36 067 0113.00	36 067 0114.01
36 067 0114.02	36 067 0115.00	36 067 0116.00	36 067 0117.00	36 067 0118.00	36 067 0119.00	36 067 0120.00	36 067 0121.00	36 067 0122.00	36 067 0123.00
36 067 0124.00	36 067 0125.00	36 067 0126.00	36 067 0127.00	36 067 0128.00	36 067 0129.00	36 067 0130.00	36 067 0131.00	36 067 0132.00	36 067 0133.00
36 067 0134.00	36 067 0135.00	36 067 0136.00	36 067 0137.01	36 067 0138.00	36 067 0139.00	36 067 0140.00	36 067 0142.00	36 067 0143.00	36 067 0144.00
36 067 0145.00	36 067 0146.00	36 067 0147.00	36 067 0148.00	36 067 0149.00	36 067 0150.00	36 067 0151.00	36 067 0152.01	36 067 0152.02	36 067 0152.03
36 067 0154.00	36 067 0155.00	36 067 0156.01	36 067 0156.02	36 067 0157.01	36 067 0157.02	36 067 0158.00	36 067 0160.01	36 067 0160.02	36 067 0161.00
36 067 0162.00	36 067 0163.00	36 067 0164.00	36 067 0165.01	36 067 0165.02	36 067 0166.00	36 067 0167.00	36 067 0168.01	36 067 0168.02	36 067 0169.01
36 067 0169.02	36 067 9400.00								

OHIO (39) - LUCAS COUNTY (095) - 169 Tracts

39 095 0002.01	39 095 0002.02	39 095 0003.01	39 095 0003.02	39 095 0004.00	39 095 0006.01	39 095 0006.02	39 095 0007.01	39 095 0007.02	39 095 0007.03
39 095 0008.00	39 095 0009.00	39 095 0010.01	39 095 0010.02	39 095 0011.00	39 095 0012.01	39 095 0012.02	39 095 0013.01	39 095 0013.02	39 095 0013.03
39 095 0014.00	39 095 0015.00	39 095 0016.01	39 095 0016.02	39 095 0017.00	39 095 0018.00	39 095 0019.00	39 095 0020.00	39 095 0021.00	39 095 0024.01
39 095 0024.02	39 095 0025.00	39 095 0026.00	39 095 0027.00	39 095 0028.00	39 095 0029.00	39 095 0030.00	39 095 0031.00	39 095 0032.00	39 095 0033.00
39 095 0035.00	39 095 0036.00	39 095 0039.01	39 095 0039.02	39 095 0040.00	39 095 0042.00	39 095 0044.01	39 095 0044.02	39 095 0045.01	39 095 0045.03
39 095 0045.04	39 095 0046.00	39 095 0047.01	39 095 0047.02	39 095 0048.00	39 095 0049.00	39 095 0050.00	39 095 0051.01	39 095 0051.02	39 095 0052.00
39 095 0053.00	39 095 0054.00	39 095 0055.01	39 095 0055.02	39 095 0055.03	39 095 0056.01	39 095 0056.02	39 095 0057.01	39 095 0057.03	39 095 0057.04
39 095 0057.05	39 095 0058.01	39 095 0058.03	39 095 0058.04	39 095 0059.01	39 095 0059.02	39 095 0060.00	39 095 0061.00	39 095 0062.00	39 095 0063.00
39 095 0064.00	39 095 0065.00	39 095 0066.00	39 095 0067.00	39 095 0068.01	39 095 0068.02	39 095 0069.00	39 095 0070.02	39 095 0070.03	39 095 0070.04
39 095 0071.02	39 095 0071.03	39 095 0071.04	39 095 0072.02	39 095 0072.04	39 095 0072.06	39 095 0072.07	39 095 0072.08	39 095 0072.09	39 095 0073.02
39 095 0073.04	39 095 0073.05	39 095 0073.06	39 095 0073.07	39 095 0074.01	39 095 0074.02	39 095 0075.01	39 095 0075.02	39 095 0076.00	39 095 0077.00
39 095 0078.01	39 095 0078.02	39 095 0079.01	39 095 0079.03	39 095 0079.04	39 095 0080.00	39 095 0081.00	39 095 0082.04	39 095 0082.05	39 095 0082.06
39 095 0082.07	39 095 0082.08	39 095 0082.09	39 095 0082.10	39 095 0083.02	39 095 0083.03	39 095 0083.04	39 095 0084.01	39 095 0084.02	39 095 0085.01
39 095 0085.02	39 095 0086.01	39 095 0086.02	39 095 0087.01	39 095 0087.02	39 095 0087.03	39 095 0088.01	39 095 0088.02	39 095 0089.03	39 095 0089.04
39 095 0089.05	39 095 0089.06	39 095 0090.01	39 095 0090.02	39 095 0090.03	39 095 0091.01	39 095 0091.03	39 095 0091.04	39 095 0092.03	39 095 0092.04
39 095 0092.05	39 095 0092.06	39 095 0093.00	39 095 0094.00	39 095 0095.00	39 095 0096.00	39 095 0097.00	39 095 0098.00	39 095 0099.01	39 095 0099.02

39 095 0100.01	39 095 0100.02	39 095 0101.00	39 095 0102.00	39 095 0103.00	39 095 0104.00	39 095 0105.00	39 095 0106.00	39 095 9900.00	

OHIO (39) - WOOD COUNTY (173) - 31 Tracts

39 173 0201.00	39 173 0202.00	39 173 0203.00	39 173 0204.01	39 173 0204.02	39 173 0205.00	39 173 0206.01	39 173 0206.02	39 173 0207.01	39 173 0207.02
39 173 0208.00	39 173 0209.01	39 173 0209.02	39 173 0210.00	39 173 0211.00	39 173 0212.00	39 173 0213.00	39 173 0214.00	39 173 0215.00	39 173 0216.01
39 173 0216.02	39 173 0217.01	39 173 0217.02	39 173 0218.00	39 173 0219.01	39 173 0219.02	39 173 0221.00	39 173 0222.00	39 173 0223.00	39 173 0224.00
39 173 0225.00									

NEW JERSEY (34) - MERCER COUNTY (021) - 84 Tracts

34 021 0001.00	34 021 0002.00	34 021 0003.00	34 021 0004.00	34 021 0005.00	34 021 0006.00	34 021 0007.00	34 021 0008.00	34 021 0009.00	34 021 0010.00
34 021 0011.01	34 021 0011.02	34 021 0012.00	34 021 0013.00	34 021 0014.01	34 021 0014.02	34 021 0015.00	34 021 0016.00	34 021 0017.00	34 021 0018.00
34 021 0019.00	34 021 0020.00	34 021 0021.00	34 021 0022.00	34 021 0025.00	34 021 0026.01	34 021 0026.02	34 021 0027.01	34 021 0027.02	34 021 0028.00
34 021 0029.02	34 021 0029.03	34 021 0029.04	34 021 0030.01	34 021 0030.02	34 021 0030.03	34 021 0030.04	34 021 0030.06	34 021 0030.07	34 021 0030.08
34 021 0030.09	34 021 0031.00	34 021 0032.01	34 021 0032.02	34 021 0033.01	34 021 0033.03	34 021 0033.04	34 021 0034.00	34 021 0035.00	34 021 0036.01
34 021 0036.02	34 021 0037.03	34 021 0037.04	34 021 0037.06	34 021 0037.07	34 021 0037.08	34 021 0038.00	34 021 0039.02	34 021 0039.03	34 021 0039.04
34 021 0039.05	34 021 0040.00	34 021 0042.03	34 021 0042.04	34 021 0042.05	34 021 0042.06	34 021 0043.06	34 021 0043.07	34 021 0043.09	34 021 0043.11
34 021 0043.12	34 021 0043.13	34 021 0043.14	34 021 0043.15	34 021 0043.16	34 021 0044.03	34 021 0044.04	34 021 0044.06	34 021 0044.07	34 021 0044.08
34 021 0044.09	34 021 0045.01	34 021 0045.02	34 021 9800.00						

NEW YORK (36) - ONEIDA COUNTY (065) - 75 Tracts

36 065 0201.02	36 065 0203.00	36 065 0207.05	36 065 0208.02	36 065 0208.03	36 065 0209.00	36 065 0210.00	36 065 0211.03	36 065 0211.04	36 065 0212.01
36 065 0212.02	36 065 0213.01	36 065 0213.02	36 065 0213.03	36 065 0214.01	36 065 0214.02	36 065 0215.00	36 065 0216.01	36 065 0216.02	36 065 0217.01
36 065 0217.02	36 065 0219.00	36 065 0220.00	36 065 0221.00	36 065 0222.00	36 065 0224.00	36 065 0225.00	36 065 0227.01	36 065 0227.02	36 065 0228.00
36 065 0230.00	36 065 0232.00	36 065 0233.00	36 065 0234.00	36 065 0235.01	36 065 0235.02	36 065 0237.02	36 065 0239.01	36 065 0239.02	36 065 0240.00
36 065 0241.01	36 065 0241.02	36 065 0242.00	36 065 0243.01	36 065 0243.02	36 065 0243.03	36 065 0244.00	36 065 0245.00	36 065 0247.00	36 065 0248.00
36 065 0249.00	36 065 0250.01	36 065 0250.02	36 065 0250.03	36 065 0251.00	36 065 0252.00	36 065 0253.00	36 065 0254.00	36 065 0255.00	36 065 0256.01
36 065 0256.02	36 065 0257.00	36 065 0258.00	36 065 0259.00	36 065 0261.00	36 065 0262.00	36 065 0263.00	36 065 0264.00	36 065 0265.01	36 065 0265.02
36 065 0266.00	36 065 0267.00	36 065 9800.02	36 065 9800.03	36 065 9801.00					

DISTRICT OF COLUMBIA (11) - DISTRICT OF COLUMBIA (001) - 206 Tracts

11 001 0001.01	11 001 0001.02	11 001 0002.01	11 001 0002.02	11 001 0003.00	11 001 0004.00	11 001 0005.01	11 001 0005.02	11 001 0006.00	11 001 0007.02
11 001 0007.03	11 001 0007.04	11 001 0008.02	11 001 0008.03	11 001 0008.04	11 001 0009.02	11 001 0009.03	11 001 0009.04	11 001 0010.02	11 001 0010.03
11 001 0010.04	11 001 0011.00	11 001 0012.00	11 001 0013.01	11 001 0013.03	11 001 0013.04	11 001 0014.01	11 001 0014.02	11 001 0015.00	11 001 0016.00
11 001 0017.02	11 001 0018.03	11 001 0018.04	11 001 0019.01	11 001 0019.02	11 001 0020.01	11 001 0020.02	11 001 0021.01	11 001 0021.02	11 001 0022.01
11 001 0022.02	11 001 0023.01	11 001 0023.02	11 001 0024.00	11 001 0025.01	11 001 0025.03	11 001 0025.04	11 001 0026.00	11 001 0027.02	11 001 0027.03
11 001 0027.04	11 001 0028.01	11 001 0028.02	11 001 0029.00	11 001 0030.00	11 001 0031.00	11 001 0032.00	11 001 0033.01	11 001 0033.02	11 001 0034.00
11 001 0035.00	11 001 0036.00	11 001 0037.01	11 001 0037.02	11 001 0038.01	11 001 0038.02	11 001 0039.01	11 001 0039.02	11 001 0040.01	11 001 0040.02
11 001 0041.00	11 001 0042.01	11 001 0042.02	11 001 0043.00	11 001 0044.01	11 001 0044.02	11 001 0046.00	11 001 0047.02	11 001 0047.03	11 001 0047.04
11 001 0048.01	11 001 0048.02	11 001 0049.01	11 001 0049.02	11 001 0050.01	11 001 0050.03	11 001 0050.04	11 001 0052.02	11 001 0052.03	11 001 0053.02
11 001 0053.03	11 001 0055.01	11 001 0055.02	11 001 0055.03	11 001 0056.01	11 001 0056.02	11 001 0058.01	11 001 0058.02	11 001 0059.00	11 001 0064.00
11 001 0065.00	11 001 0066.00	11 001 0067.00	11 001 0068.01	11 001 0068.02	11 001 0068.04	11 001 0069.00	11 001 0070.00	11 001 0071.00	11 001 0072.01
11 001 0072.02	11 001 0072.03	11 001 0073.01	11 001 0073.04	11 001 0074.01	11 001 0074.03	11 001 0074.04	11 001 0074.06	11 001 0074.07	11 001 0074.08
11 001 0074.09	11 001 0075.02	11 001 0075.03	11 001 0075.04	11 001 0076.01	11 001 0076.03	11 001 0076.04	11 001 0076.05	11 001 0077.03	11 001 0077.07
11 001 0077.08	11 001 0077.09	11 001 0078.03	11 001 0078.04	11 001 0078.06	11 001 0078.07	11 001 0078.08	11 001 0078.09	11 001 0079.01	11 001 0079.03
11 001 0080.01	11 001 0080.02	11 001 0081.00	11 001 0082.00	11 001 0083.01	11 001 0083.02	11 001 0084.02	11 001 0084.10	11 001 0087.01	11 001 0087.02
11 001 0088.02	11 001 0088.03	11 001 0088.04	11 001 0089.03	11 001 0089.04	11 001 0090.00	11 001 0091.02	11 001 0092.01	11 001 0092.03	11 001 0092.04
11 001 0093.01	11 001 0093.02	11 001 0094.00	11 001 0095.03	11 001 0095.04	11 001 0095.05	11 001 0095.07	11 001 0095.08	11 001 0095.09	11 001 0095.10
11 001 0095.11	11 001 0096.01	11 001 0096.02	11 001 0096.03	11 001 0096.04	11 001 0097.00	11 001 0098.01	11 001 0098.02	11 001 0098.03	11 001 0098.04
11 001 0098.07	11 001 0098.10	11 001 0098.11	11 001 0099.01	11 001 0099.02	11 001 0099.03	11 001 0099.04	11 001 0099.05	11 001 0099.06	11 001 0099.07

11 001 0101.00	11 001 0102.01	11 001 0102.02	11 001 0103.00	11 001 0104.00	11 001 0105.00	11 001 0106.01	11 001 0106.02	11 001 0106.03	11 001 0107.00
11 001 0108.00	11 001 0109.00	11 001 0110.01	11 001 0110.02	11 001 0111.00	11 001 9800.00				

MARYLAND (24) - MONTGOMERY COUNTY (031) - 232 Tracts

24 031 7001.01	24 031 7001.03	24 031 7001.04	24 031 7001.05	24 031 7002.04	24 031 7002.06	24 031 7002.07	24 031 7002.08	24 031 7002.09	24 031 7002.10
24 031 7003.06	24 031 7003.08	24 031 7003.09	24 031 7003.10	24 031 7003.13	24 031 7003.14	24 031 7003.15	24 031 7003.16	24 031 7003.17	24 031 7003.18
24 031 7004.00	24 031 7005.00	24 031 7006.04	24 031 7006.06	24 031 7006.08	24 031 7006.10	24 031 7006.11	24 031 7006.13	24 031 7006.14	24 031 7006.15
24 031 7006.16	24 031 7006.17	24 031 7006.18	24 031 7007.06	24 031 7007.10	24 031 7007.11	24 031 7007.13	24 031 7007.15	24 031 7007.18	24 031 7007.20
24 031 7007.21	24 031 7007.23	24 031 7007.24	24 031 7007.25	24 031 7007.26	24 031 7007.27	24 031 7007.28	24 031 7007.29	24 031 7007.30	24 031 7007.31
24 031 7007.32	24 031 7007.33	24 031 7008.10	24 031 7008.11	24 031 7008.12	24 031 7008.13	24 031 7008.15	24 031 7008.18	24 031 7008.19	24 031 7008.20
24 031 7008.22	24 031 7008.23	24 031 7008.24	24 031 7008.26	24 031 7008.28	24 031 7008.29	24 031 7008.30	24 031 7008.32	24 031 7008.33	24 031 7008.34
24 031 7008.35	24 031 7008.36	24 031 7008.37	24 031 7008.38	24 031 7008.39	24 031 7009.01	24 031 7009.02	24 031 7009.03	24 031 7009.04	24 031 7009.05
24 031 7010.01	24 031 7010.02	24 031 7010.04	24 031 7010.05	24 031 7010.06	24 031 7010.07	24 031 7011.01	24 031 7011.02	24 031 7012.01	24 031 7012.02
24 031 7012.05	24 031 7012.06	24 031 7012.10	24 031 7012.11	24 031 7012.12	24 031 7012.14	24 031 7012.15	24 031 7012.16	24 031 7012.18	24 031 7012.19
24 031 7012.20	24 031 7012.21	24 031 7012.22	24 031 7012.23	24 031 7013.03	24 031 7013.04	24 031 7013.06	24 031 7013.07	24 031 7013.08	24 031 7013.12
24 031 7013.13	24 031 7013.14	24 031 7013.15	24 031 7013.16	24 031 7013.17	24 031 7014.07	24 031 7014.08	24 031 7014.09	24 031 7014.14	24 031 7014.15
24 031 7014.17	24 031 7014.18	24 031 7014.22	24 031 7014.23	24 031 7014.24	24 031 7014.25	24 031 7014.26	24 031 7014.27	24 031 7015.03	24 031 7015.05
24 031 7015.06	24 031 7015.07	24 031 7015.08	24 031 7015.09	24 031 7016.01	24 031 7016.02	24 031 7017.01	24 031 7017.02	24 031 7017.03	24 031 7017.04
24 031 7018.00	24 031 7019.00	24 031 7020.00	24 031 7021.01	24 031 7021.02	24 031 7022.00	24 031 7023.01	24 031 7023.02	24 031 7024.01	24 031 7024.02
24 031 7025.01	24 031 7025.02	24 031 7025.03	24 031 7026.02	24 031 7026.03	24 031 7026.04	24 031 7027.00	24 031 7028.00	24 031 7029.00	24 031 7030.00
24 031 7031.00	24 031 7032.01	24 031 7032.02	24 031 7032.06	24 031 7032.07	24 031 7032.08	24 031 7032.09	24 031 7032.10	24 031 7032.13	24 031 7032.14
24 031 7032.15	24 031 7032.16	24 031 7032.18	24 031 7032.19	24 031 7032.20	24 031 7032.21	24 031 7032.22	24 031 7032.23	24 031 7033.01	24 031 7033.02
24 031 7034.01	24 031 7034.02	24 031 7034.03	24 031 7034.04	24 031 7035.01	24 031 7035.02	24 031 7036.01	24 031 7036.02	24 031 7037.01	24 031 7037.02
24 031 7038.00	24 031 7039.01	24 031 7039.02	24 031 7040.00	24 031 7041.00	24 031 7042.00	24 031 7043.00	24 031 7044.01	24 031 7044.03	24 031 7044.04
24 031 7045.01	24 031 7045.02	24 031 7045.03	24 031 7046.00	24 031 7047.00	24 031 7048.03	24 031 7048.04	24 031 7048.05	24 031 7048.06	24 031 7050.00
24 031 7051.00	24 031 7052.00	24 031 7053.00	24 031 7054.00	24 031 7055.01	24 031 7055.02	24 031 7056.01	24 031 7056.02	24 031 7057.01	24 031 7057.02
24 031 7058.00	24 031 7059.01	24 031 7059.02	24 031 7059.03	24 031 7060.05	24 031 7060.07	24 031 7060.08	24 031 7060.09	24 031 7060.10	24 031 7060.11
24 031 7060.12	24 031 7060.13								

VIRGINIA (51) - ARLINGTON COUNTY (013) - 71 Tracts

51 013 1001.00	51 013 1002.00	51 013 1003.00	51 013 1004.00	51 013 1005.00	51 013 1006.00	51 013 1007.00	51 013 1008.00	51 013 1009.00	51 013 1010.00
51 013 1011.00	51 013 1012.00	51 013 1013.00	51 013 1014.01	51 013 1014.02	51 013 1014.05	51 013 1014.06	51 013 1014.07	51 013 1014.08	51 013 1014.09
51 013 1015.01	51 013 1015.02	51 013 1015.03	51 013 1016.01	51 013 1016.02	51 013 1016.03	51 013 1017.01	51 013 1017.03	51 013 1017.04	51 013 1017.05
51 013 1018.01	51 013 1018.03	51 013 1018.04	51 013 1018.05	51 013 1019.00	51 013 1020.01	51 013 1020.02	51 013 1020.03	51 013 1021.00	51 013 1022.00
51 013 1023.01	51 013 1023.02	51 013 1024.00	51 013 1025.00	51 013 1026.00	51 013 1027.01	51 013 1027.02	51 013 1028.02	51 013 1028.03	51 013 1028.04
51 013 1029.01	51 013 1029.03	51 013 1029.04	51 013 1030.00	51 013 1031.00	51 013 1032.00	51 013 1033.00	51 013 1034.01	51 013 1034.03	51 013 1034.04
51 013 1034.05	51 013 1035.01	51 013 1035.03	51 013 1035.04	51 013 1035.05	51 013 1036.01	51 013 1036.02	51 013 1037.00	51 013 1038.00	51 013 9801.00
51 013 9802.00									

VIRGINIA (51) - FAIRFAX COUNTY (059) - 274 Tracts

51 059 4151.00	51 059 4152.00	51 059 4153.00	51 059 4154.01	51 059 4154.02	51 059 4155.00	51 059 4156.00	51 059 4157.00	51 059 4158.00	51 059 4159.00
51 059 4160.00	51 059 4161.00	51 059 4162.00	51 059 4163.00	51 059 4201.00	51 059 4202.01	51 059 4202.02	51 059 4202.03	51 059 4203.00	51 059 4204.00
51 059 4205.01	51 059 4205.02	51 059 4205.03	51 059 4206.00	51 059 4207.00	51 059 4208.00	51 059 4210.01	51 059 4210.02	51 059 4211.01	51 059 4211.02
51 059 4211.03	51 059 4212.00	51 059 4213.00	51 059 4214.00	51 059 4215.00	51 059 4216.00	51 059 4217.01	51 059 4217.02	51 059 4218.00	51 059 4219.00
51 059 4220.00	51 059 4221.01	51 059 4221.02	51 059 4222.01	51 059 4222.02	51 059 4223.01	51 059 4223.02	51 059 4224.01	51 059 4224.02	51 059 4224.03
51 059 4301.01	51 059 4301.02	51 059 4302.01	51 059 4302.02	51 059 4302.03	51 059 4304.00	51 059 4305.00	51 059 4306.00	51 059 4307.00	51 059 4308.01
51 059 4308.02	51 059 4309.01	51 059 4309.02	51 059 4310.01	51 059 4310.02	51 059 4313.00	51 059 4314.00	51 059 4315.00	51 059 4316.01	51 059 4316.02
51 059 4318.01	51 059 4318.02	51 059 4319.00	51 059 4320.00	51 059 4321.00	51 059 4322.01	51 059 4322.02	51 059 4323.00	51 059 4324.01	51 059 4324.02
51 059 4325.00	51 059 4326.00	51 059 4327.01	51 059 4327.02	51 059 4328.00	51 059 4401.00	51 059 4402.01	51 059 4402.02	51 059 4403.00	51 059 4405.01

51 059 4405.03	51 059 4405.04	51 059 4405.05	51 059 4406.00	51 059 4407.01	51 059 4407.02	51 059 4408.00	51 059 4501.00	51 059 4502.00	51 059 4503.00
51 059 4504.00	51 059 4505.00	51 059 4506.01	51 059 4506.02	51 059 4507.01	51 059 4507.02	51 059 4508.00	51 059 4509.00	51 059 4510.00	51 059 4511.00
51 059 4512.00	51 059 4513.00	51 059 4514.00	51 059 4515.01	51 059 4515.02	51 059 4516.01	51 059 4516.02	51 059 4518.00	51 059 4519.00	51 059 4520.00
51 059 4521.01	51 059 4521.02	51 059 4522.00	51 059 4523.01	51 059 4523.02	51 059 4524.00	51 059 4525.01	51 059 4525.02	51 059 4526.00	51 059 4527.00
51 059 4528.01	51 059 4528.02	51 059 4601.00	51 059 4602.00	51 059 4603.00	51 059 4604.00	51 059 4605.01	51 059 4605.03	51 059 4605.04	51 059 4606.00
51 059 4607.01	51 059 4607.02	51 059 4608.00	51 059 4609.00	51 059 4610.00	51 059 4611.00	51 059 4612.01	51 059 4612.02	51 059 4615.00	51 059 4616.03
51 059 4616.04	51 059 4616.05	51 059 4616.06	51 059 4617.00	51 059 4618.01	51 059 4618.02	51 059 4619.01	51 059 4619.02	51 059 4701.00	51 059 4703.00
51 059 4704.00	51 059 4705.00	51 059 4706.00	51 059 4707.00	51 059 4708.00	51 059 4709.00	51 059 4710.00	51 059 4711.00	51 059 4712.01	51 059 4712.03
51 059 4712.04	51 059 4713.01	51 059 4713.03	51 059 4713.04	51 059 4714.01	51 059 4714.02	51 059 4801.00	51 059 4802.01	51 059 4802.03	51 059 4802.04
51 059 4802.05	51 059 4803.01	51 059 4803.02	51 059 4804.01	51 059 4804.02	51 059 4805.01	51 059 4805.02	51 059 4805.03	51 059 4805.04	51 059 4805.05
51 059 4808.01	51 059 4808.02	51 059 4809.01	51 059 4809.02	51 059 4809.03	51 059 4810.00	51 059 4811.01	51 059 4811.02	51 059 4811.03	51 059 4811.04
51 059 4811.05	51 059 4811.06	51 059 4812.01	51 059 4812.02	51 059 4814.00	51 059 4815.00	51 059 4816.00	51 059 4817.01	51 059 4817.02	51 059 4819.00
51 059 4820.01	51 059 4820.02	51 059 4821.00	51 059 4822.01	51 059 4822.03	51 059 4822.04	51 059 4822.05	51 059 4822.06	51 059 4823.01	51 059 4823.02
51 059 4823.03	51 059 4824.00	51 059 4825.02	51 059 4825.03	51 059 4825.04	51 059 4825.05	51 059 4825.06	51 059 4825.07	51 059 4826.01	51 059 4826.03
51 059 4826.04	51 059 4901.01	51 059 4901.04	51 059 4901.05	51 059 4905.01	51 059 4905.02	51 059 4910.00	51 059 4911.01	51 059 4911.02	51 059 4911.03
51 059 4912.01	51 059 4912.02	51 059 4913.01	51 059 4913.02	51 059 4913.03	51 059 4914.01	51 059 4914.02	51 059 4914.03	51 059 4914.04	51 059 4914.05
51 059 4915.01	51 059 4915.02	51 059 4916.01	51 059 4916.02	51 059 4917.01	51 059 4917.03	51 059 4917.04	51 059 4917.05	51 059 4917.06	51 059 4917.07
51 059 4918.01	51 059 4918.02	51 059 4918.03	51 059 4920.00	51 059 4921.00	51 059 4922.01	51 059 4922.02	51 059 4922.03	51 059 4923.00	51 059 4924.00
51 059 4925.00	51 059 9801.00	51 059 9802.00	51 059 9803.00						

VIRGINIA (51) - ALEXANDRIA CITY (510) - 48 Tracts

51 510 2001.02	51 510 2001.04	51 510 2001.05	51 510 2001.06	51 510 2001.08	51 510 2001.09	51 510 2001.10	51 510 2001.11	51 510 2002.01	51 510 2002.02
51 510 2003.01	51 510 2003.02	51 510 2003.04	51 510 2003.05	51 510 2004.03	51 510 2004.04	51 510 2004.06	51 510 2004.07	51 510 2004.08	51 510 2004.09
51 510 2005.00	51 510 2006.00	51 510 2007.01	51 510 2007.03	51 510 2007.04	51 510 2007.05	51 510 2008.01	51 510 2008.02	51 510 2009.00	51 510 2010.00
51 510 2011.00	51 510 2012.02	51 510 2012.04	51 510 2012.05	51 510 2012.06	51 510 2013.00	51 510 2014.00	51 510 2015.00	51 510 2016.01	51 510 2016.02
51 510 2018.02	51 510 2018.03	51 510 2018.04	51 510 2018.05	51 510 2019.00	51 510 2020.01	51 510 2020.02	51 510 9800.00		

MASSACHUSETTS (25) - WORCESTER COUNTY (027) - 191 Tracts

25 027 7001.00	25 027 7011.01	25 027 7011.02	25 027 7022.01	25 027 7022.02	25 027 7031.00	25 027 7032.00	25 027 7033.00	25 027 7042.01	25 027 7042.02
25 027 7051.01	25 027 7051.02	25 027 7061.00	25 027 7071.00	25 027 7072.00	25 027 7073.00	25 027 7074.00	25 027 7075.00	25 027 7081.00	25 027 7091.00
25 027 7092.01	25 027 7092.03	25 027 7092.04	25 027 7094.00	25 027 7095.01	25 027 7095.02	25 027 7096.00	25 027 7097.01	25 027 7097.02	25 027 7101.00
25 027 7102.00	25 027 7103.00	25 027 7104.00	25 027 7105.00	25 027 7106.01	25 027 7106.02	25 027 7107.00	25 027 7108.00	25 027 7110.00	25 027 7111.00
25 027 7121.01	25 027 7121.02	25 027 7131.00	25 027 7151.00	25 027 7161.01	25 027 7161.02	25 027 7162.00	25 027 7163.00	25 027 7171.00	25 027 7181.00
25 027 7191.00	25 027 7201.00	25 027 7211.01	25 027 7211.03	25 027 7211.04	25 027 7221.00	25 027 7231.00	25 027 7241.00	25 027 7251.00	25 027 7261.00
25 027 7262.00	25 027 7271.00	25 027 7281.00	25 027 7282.00	25 027 7283.00	25 027 7284.00	25 027 7291.00	25 027 7292.00	25 027 7301.00	25 027 7302.00
25 027 7303.00	25 027 7304.01	25 027 7304.02	25 027 7305.00	25 027 7306.00	25 027 7307.00	25 027 7308.01	25 027 7308.02	25 027 7309.01	25 027 7309.02
25 027 7310.01	25 027 7310.02	25 027 7311.01	25 027 7311.02	25 027 7312.02	25 027 7312.03	25 027 7312.04	25 027 7313.00	25 027 7314.00	25 027 7315.00
25 027 7316.01	25 027 7316.02	25 027 7317.00	25 027 7318.01	25 027 7318.02	25 027 7319.00	25 027 7320.01	25 027 7320.02	25 027 7322.01	25 027 7322.02
25 027 7322.03	25 027 7323.01	25 027 7323.02	25 027 7324.00	25 027 7325.00	25 027 7326.00	25 027 7327.00	25 027 7328.01	25 027 7328.02	25 027 7329.01
25 027 7329.02	25 027 7330.00	25 027 7331.01	25 027 7331.02	25 027 7351.00	25 027 7352.00	25 027 7361.00	25 027 7362.00	25 027 7363.00	25 027 7364.00
25 027 7365.00	25 027 7371.00	25 027 7372.00	25 027 7373.00	25 027 7381.00	25 027 7382.01	25 027 7382.02	25 027 7391.01	25 027 7391.02	25 027 7392.01
25 027 7392.02	25 027 7393.00	25 027 7394.01	25 027 7394.02	25 027 7395.00	25 027 7401.01	25 027 7401.02	25 027 7402.00	25 027 7411.01	25 027 7411.02
25 027 7423.00	25 027 7424.01	25 027 7424.02	25 027 7431.00	25 027 7441.02	25 027 7441.03	25 027 7441.04	25 027 7442.01	25 027 7442.02	25 027 7443.00
25 027 7444.00	25 027 7451.00	25 027 7461.00	25 027 7471.01	25 027 7471.02	25 027 7481.00	25 027 7491.00	25 027 7492.00	25 027 7501.00	25 027 7502.00
25 027 7503.00	25 027 7511.01	25 027 7511.02	25 027 7521.01	25 027 7521.02	25 027 7531.00	25 027 7532.00	25 027 7541.00	25 027 7542.00	25 027 7543.00
25 027 7544.00	25 027 7551.00	25 027 7552.01	25 027 7552.02	25 027 7561.01	25 027 7561.02	25 027 7571.00	25 027 7572.00	25 027 7573.00	25 027 7574.00
25 027 7575.00	25 027 7581.01	25 027 7581.03	25 027 7581.04	25 027 7591.00	25 027 7601.00	25 027 7611.00	25 027 7612.00	25 027 7613.00	25 027 7614.01
25 027 7614.02									

PENNSYLVANIA (42) - YORK COUNTY (133) - 108 Tracts

42 133 0001.00	42 133 0002.00	42 133 0003.00	42 133 0004.00	42 133 0005.00	42 133 0006.00	42 133 0007.00	42 133 0008.00	42 133 0009.00	42 133 0010.00
42 133 0011.00	42 133 0012.00	42 133 0013.00	42 133 0014.00	42 133 0015.00	42 133 0016.00	42 133 0101.20	42 133 0101.30	42 133 0101.31	42 133 0101.32
42 133 0102.10	42 133 0102.20	42 133 0103.00	42 133 0104.00	42 133 0105.10	42 133 0105.20	42 133 0201.00	42 133 0202.20	42 133 0202.21	42 133 0202.22
42 133 0203.10	42 133 0203.21	42 133 0203.22	42 133 0204.10	42 133 0204.21	42 133 0204.22	42 133 0205.10	42 133 0205.22	42 133 0205.23	42 133 0205.24
42 133 0206.01	42 133 0206.02	42 133 0207.10	42 133 0207.21	42 133 0207.22	42 133 0208.01	42 133 0208.02	42 133 0209.10	42 133 0209.21	42 133 0209.22
42 133 0210.10	42 133 0210.20	42 133 0211.00	42 133 0212.21	42 133 0212.22	42 133 0212.23	42 133 0212.24	42 133 0213.00	42 133 0214.10	42 133 0214.20
42 133 0215.00	42 133 0216.00	42 133 0217.11	42 133 0217.12	42 133 0217.20	42 133 0218.01	42 133 0218.02	42 133 0219.01	42 133 0219.02	42 133 0220.00
42 133 0221.00	42 133 0222.00	42 133 0223.00	42 133 0224.01	42 133 0224.03	42 133 0224.04	42 133 0225.00	42 133 0226.01	42 133 0226.02	42 133 0227.01
42 133 0227.02	42 133 0228.01	42 133 0228.02	42 133 0229.20	42 133 0229.21	42 133 0229.22	42 133 0229.23	42 133 0230.00	42 133 0231.00	42 133 0232.00
42 133 0233.01	42 133 0233.02	42 133 0234.00	42 133 0235.00	42 133 0236.01	42 133 0236.02	42 133 0237.10	42 133 0237.21	42 133 0237.22	42 133 0238.10
42 133 0238.21	42 133 0238.23	42 133 0238.24	42 133 0239.02	42 133 0239.03	42 133 0239.04	42 133 0240.01	42 133 0240.02		

OHIO (39) - MAHONING COUNTY (099) - 75 Tracts

39 099 8005.01	39 099 8005.02	39 099 8006.00	39 099 8010.00	39 099 8011.00	39 099 8012.00	39 099 8013.00	39 099 8014.00	39 099 8015.00	39 099 8016.00
39 099 8017.00	39 099 8021.00	39 099 8023.00	39 099 8024.00	39 099 8025.00	39 099 8026.00	39 099 8027.01	39 099 8027.02	39 099 8028.00	39 099 8029.00
39 099 8030.00	39 099 8040.00	39 099 8041.00	39 099 8042.00	39 099 8043.00	39 099 8101.00	39 099 8102.00	39 099 8103.00	39 099 8106.00	39 099 8107.00
39 099 8108.00	39 099 8109.00	39 099 8110.01	39 099 8110.02	39 099 8111.00	39 099 8112.00	39 099 8113.01	39 099 8113.02	39 099 8114.00	39 099 8115.00
39 099 8116.00	39 099 8117.00	39 099 8118.00	39 099 8119.01	39 099 8119.02	39 099 8120.01	39 099 8120.02	39 099 8121.01	39 099 8121.02	39 099 8122.00
39 099 8123.01	39 099 8123.02	39 099 8124.00	39 099 8125.00	39 099 8126.01	39 099 8126.02	39 099 8126.04	39 099 8126.05	39 099 8127.00	39 099 8128.00
39 099 8129.00	39 099 8130.00	39 099 8132.00	39 099 8133.00	39 099 8134.00	39 099 8135.01	39 099 8135.02	39 099 8136.01	39 099 8136.02	39 099 8137.00
39 099 8138.00	39 099 8139.00	39 099 8140.00	39 099 8141.00	39 099 8142.00					

OHIO (39) - TRUMBULL COUNTY (155) - 54 Tracts

39 155 9203.00	39 155 9204.00	39 155 9207.00	39 155 9208.00	39 155 9209.00	39 155 9210.00	39 155 9211.00	39 155 9212.00	39 155 9213.00	39 155 9214.00
39 155 9215.00	39 155 9216.00	39 155 9301.01	39 155 9301.02	39 155 9302.00	39 155 9303.00	39 155 9304.00	39 155 9305.00	39 155 9306.00	39 155 9307.00
39 155 9308.00	39 155 9309.00	39 155 9310.00	39 155 9311.00	39 155 9312.00	39 155 9313.00	39 155 9314.00	39 155 9315.00	39 155 9316.01	39 155 9316.02
39 155 9317.00	39 155 9319.00	39 155 9320.00	39 155 9322.00	39 155 9323.00	39 155 9325.00	39 155 9326.00	39 155 9327.01	39 155 9327.02	39 155 9328.01
39 155 9328.02	39 155 9329.00	39 155 9330.01	39 155 9330.02	39 155 9331.00	39 155 9333.01	39 155 9333.02	39 155 9334.00	39 155 9335.00	39 155 9336.00
39 155 9337.00	39 155 9338.00	39 155 9339.00	39 155 9340.00						

CONNECTICUT (09) - NORTHEASTERN CONNECTICUT PLANNING REGION (150) - 26 Tracts

09 150 7081.00	09 150 8150.00	09 150 8200.00	09 150 8250.00	09 150 8301.00	09 150 8902.03	09 150 9001.00	09 150 9002.00	09 150 9011.01	09 150 9011.02
09 150 9022.00	09 150 9025.00	09 150 9031.01	09 150 9031.02	09 150 9032.00	09 150 9041.01	09 150 9041.02	09 150 9044.00	09 150 9045.00	09 150 9051.01
09 150 9051.02	09 150 9061.00	09 150 9071.00	09 150 9072.00	09 150 9073.00	09 150 9081.00				

DELAWARE (10) - SUSSEX COUNTY (005) - 75 Tracts

10 005 0501.01	10 005 0501.03	10 005 0501.04	10 005 0501.05	10 005 0502.00	10 005 0503.02	10 005 0503.03	10 005 0503.04	10 005 0504.01	10 005 0504.03
10 005 0504.05	10 005 0504.06	10 005 0504.07	10 005 0504.08	10 005 0505.01	10 005 0505.03	10 005 0505.05	10 005 0505.06	10 005 0506.01	10 005 0506.03
10 005 0506.04	10 005 0507.01	10 005 0507.03	10 005 0507.06	10 005 0507.07	10 005 0507.08	10 005 0507.09	10 005 0507.10	10 005 0507.11	10 005 0508.01
10 005 0508.04	10 005 0508.05	10 005 0508.06	10 005 0508.07	10 005 0508.08	10 005 0509.03	10 005 0509.04	10 005 0509.05	10 005 0510.08	10 005 0510.09
10 005 0510.10	10 005 0510.11	10 005 0510.12	10 005 0510.13	10 005 0510.14	10 005 0510.15	10 005 0510.16	10 005 0510.17	10 005 0511.01	10 005 0511.02
10 005 0511.03	10 005 0512.01	10 005 0512.02	10 005 0512.03	10 005 0512.04	10 005 0512.05	10 005 0513.02	10 005 0513.07	10 005 0513.08	10 005 0513.09
10 005 0513.10	10 005 0513.11	10 005 0513.12	10 005 0513.13	10 005 0513.14	10 005 0514.00	10 005 0515.01	10 005 0515.02	10 005 0517.01	10 005 0517.02
10 005 0518.01	10 005 0518.02	10 005 0519.00	10 005 9800.00	10 005 9900.00					

MASSACHUSETTS (25) - FRANKLIN COUNTY (011) - 19 Tracts

25 011 0401.00	25 011 0402.00	25 011 0403.00	25 011 0404.00	25 011 0405.01	25 011 0405.02	25 011 0406.00	25 011 0407.01	25 011 0407.02	25 011 0408.00
25 011 0409.00	25 011 0410.00	25 011 0411.00	25 011 0412.00	25 011 0413.01	25 011 0413.02	25 011 0414.00	25 011 0415.01	25 011 0415.02	

MICHIGAN (26) - SHIAWASSEE COUNTY (155) - 18 Tracts

26 155 0301.00	26 155 0302.00	26 155 0303.00	26 155 0304.00	26 155 0305.00	26 155 0306.00	26 155 0307.00	26 155 0308.00	26 155 0313.01	26 155 0313.02
26 155 0314.01	26 155 0314.02	26 155 0315.01	26 155 0315.02	26 155 0316.00	26 155 0317.00	26 155 0318.00	26 155 0319.00		

NEW HAMPSHIRE (33) - BELKNAP COUNTY (001) - 18 Tracts

33 001 9651.00	33 001 9652.00	33 001 9653.00	33 001 9654.00	33 001 9655.98	33 001 9656.00	33 001 9657.00	33 001 9658.01	33 001 9658.02	33 001 9659.00
33 001 9660.00	33 001 9661.00	33 001 9662.00	33 001 9664.01	33 001 9664.03	33 001 9664.04	33 001 9665.01	33 001 9665.02		

NEW HAMPSHIRE (33) - CARROLL COUNTY (003) - 19 Tracts

33 003 9551.01	33 003 9551.02	33 003 9553.01	33 003 9553.02	33 003 9554.01	33 003 9554.02	33 003 9555.00	33 003 9556.01	33 003 9556.02	33 003 9558.01
33 003 9558.02	33 003 9559.01	33 003 9559.02	33 003 9560.00	33 003 9561.01	33 003 9561.02	33 003 9563.01	33 003 9563.02	33 003 9564.00	

NEW HAMPSHIRE (33) - COOS COUNTY (007) - 11 Tracts

33 007 9501.00	33 007 9502.00	33 007 9503.00	33 007 9504.00	33 007 9505.00	33 007 9506.00	33 007 9507.00	33 007 9508.00	33 007 9509.00	33 007 9510.00
33 007 9511.00									

NEW HAMPSHIRE (33) - GRAFTON COUNTY (009) - 28 Tracts

33 009 9601.01	33 009 9601.02	33 009 9602.00	33 009 9603.00	33 009 9604.01	33 009 9604.02	33 009 9605.00	33 009 9606.00	33 009 9607.00	33 009 9608.01
33 009 9608.02	33 009 9609.00	33 009 9610.01	33 009 9610.02	33 009 9611.01	33 009 9611.02	33 009 9612.01	33 009 9612.02	33 009 9613.00	33 009 9614.00
33 009 9615.00	33 009 9616.01	33 009 9616.03	33 009 9616.04	33 009 9617.01	33 009 9617.02	33 009 9618.01	33 009 9618.02		

NEW HAMPSHIRE (33) - MERRIMACK COUNTY (013) - 39 Tracts

33 013 0030.01	33 013 0030.06	33 013 0031.00	33 013 0032.01	33 013 0032.02	33 013 0300.00	33 013 0310.01	33 013 0310.02	33 013 0321.00	33 013 0322.00
33 013 0323.00	33 013 0324.00	33 013 0325.00	33 013 0326.00	33 013 0327.01	33 013 0327.06	33 013 0328.00	33 013 0329.00	33 013 0330.00	33 013 0340.00
33 013 0350.00	33 013 0360.00	33 013 0370.00	33 013 0380.00	33 013 0385.00	33 013 0390.00	33 013 0400.00	33 013 0405.01	33 013 0405.02	33 013 0410.01
33 013 0410.02	33 013 0415.00	33 013 0425.00	33 013 0430.01	33 013 0430.02	33 013 0440.00	33 013 0441.00	33 013 0442.00	33 013 0443.00	

NEW HAMPSHIRE (33) - SULLIVAN COUNTY (019) - 11 Tracts

33 019 9751.00	33 019 9752.00	33 019 9753.00	33 019 9754.01	33 019 9754.02	33 019 9755.00	33 019 9756.00	33 019 9757.00	33 019 9758.00	33 019 9759.01
33 019 9759.02									

NEW YORK (36) - FULTON COUNTY (035) - 17 Tracts

36 035 9701.00	36 035 9702.00	36 035 9703.00	36 035 9704.00	36 035 9705.00	36 035 9706.01	36 035 9706.02	36 035 9707.00	36 035 9708.00	36 035 9709.00
36 035 9710.00	36 035 9711.00	36 035 9712.00	36 035 9713.00	36 035 9714.00	36 035 9715.01	36 035 9715.02			

OHIO (39) - COLUMBIANA COUNTY (029) - 25 Tracts

39 029 9501.00	39 029 9502.00	39 029 9503.00	39 029 9504.00	39 029 9505.00	39 029 9506.00	39 029 9507.00	39 029 9508.00	39 029 9509.00	39 029 9510.00
39 029 9511.00	39 029 9512.00	39 029 9513.00	39 029 9514.01	39 029 9514.02	39 029 9515.00	39 029 9516.00	39 029 9517.00	39 029 9518.00	39 029 9519.00
39 029 9520.00	39 029 9521.00	39 029 9522.00	39 029 9523.00	39 029 9524.00					

OHIO (39) - SCIOTO COUNTY (145) - 21 Tracts

39 145 0021.00	39 145 0022.00	39 145 0023.00	39 145 0024.00	39 145 0025.00	39 145 0026.00	39 145 0027.00	39 145 0028.00	39 145 0029.01	39 145 0029.02
39 145 0030.00	39 145 0031.00	39 145 0032.00	39 145 0033.00	39 145 0034.00	39 145 0035.00	39 145 0036.00	39 145 0037.00	39 145 0038.00	39 145 0039.00
39 145 0040.00									

PENNSYLVANIA (42) - CRAWFORD COUNTY (039) - 23 Tracts

42 039 1101.00	42 039 1102.01	42 039 1102.02	42 039 1103.00	42 039 1104.00	42 039 1105.01	42 039 1105.02	42 039 1106.00	42 039 1107.00	42 039 1108.00
42 039 1109.00	42 039 1110.00	42 039 1111.00	42 039 1112.00	42 039 1113.00	42 039 1114.00	42 039 1115.00	42 039 1116.00	42 039 1117.00	42 039 1118.00
42 039 1119.00	42 039 1120.01	42 039 1120.02							

PENNSYLVANIA (42) - INDIANA COUNTY (063) - 24 Tracts

42 063 9601.00	42 063 9602.00	42 063 9603.00	42 063 9604.00	42 063 9605.00	42 063 9606.00	42 063 9607.00	42 063 9608.00	42 063 9609.00	42 063 9610.00
42 063 9611.02	42 063 9611.03	42 063 9611.04	42 063 9612.00	42 063 9613.00	42 063 9614.00	42 063 9615.00	42 063 9616.00	42 063 9617.00	42 063 9618.00
42 063 9619.00	42 063 9620.00	42 063 9621.00	42 063 9622.00						

PENNSYLVANIA (42) - MERCER COUNTY (085) - 35 Tracts

42 085 0301.00	42 085 0303.00	42 085 0304.00	42 085 0305.00	42 085 0309.00	42 085 0311.00	42 085 0312.00	42 085 0313.00	42 085 0314.00	42 085 0317.00
42 085 0318.00	42 085 0319.00	42 085 0320.00	42 085 0321.00	42 085 0322.00	42 085 0323.00	42 085 0324.01	42 085 0324.02	42 085 0324.03	42 085 0325.02
42 085 0325.03	42 085 0325.04	42 085 0325.05	42 085 0326.01	42 085 0326.02	42 085 0327.01	42 085 0327.02	42 085 0328.01	42 085 0328.02	42 085 0329.00
42 085 0330.00	42 085 0331.00	42 085 0332.00	42 085 0333.00	42 085 0334.00					

PENNSYLVANIA (42) - MONROE COUNTY (089) - 51 Tracts

42 089 3001.01	42 089 3001.03	42 089 3001.04	42 089 3002.01	42 089 3002.03	42 089 3002.04	42 089 3003.08	42 089 3003.11	42 089 3003.12	42 089 3003.13
42 089 3003.14	42 089 3003.15	42 089 3003.16	42 089 3003.17	42 089 3003.18	42 089 3003.19	42 089 3003.20	42 089 3003.21	42 089 3003.22	42 089 3003.23
42 089 3004.01	42 089 3004.04	42 089 3004.05	42 089 3004.06	42 089 3004.07	42 089 3005.01	42 089 3005.02	42 089 3006.00	42 089 3007.00	42 089 3008.01
42 089 3008.02	42 089 3009.01	42 089 3009.02	42 089 3010.02	42 089 3010.03	42 089 3010.04	42 089 3010.05	42 089 3011.01	42 089 3011.02	42 089 3012.02
42 089 3012.03	42 089 3012.04	42 089 3012.06	42 089 3012.07	42 089 3013.02	42 089 3013.03	42 089 3013.04	42 089 3014.03	42 089 3014.04	42 089 3014.05
42 089 3014.06									

PENNSYLVANIA (42) - PIKE COUNTY (103) - 25 Tracts

42 103 9501.02	42 103 9501.03	42 103 9501.04	42 103 9502.02	42 103 9502.03	42 103 9502.04	42 103 9503.02	42 103 9503.03	42 103 9503.04	42 103 9505.01
42 103 9505.03	42 103 9505.04	42 103 9506.01	42 103 9506.03	42 103 9506.06	42 103 9506.07	42 103 9506.08	42 103 9507.01	42 103 9507.02	42 103 9508.03
42 103 9508.04	42 103 9508.05	42 103 9508.06	42 103 9509.01	42 103 9509.02					

PENNSYLVANIA (42) - VENANGO COUNTY (121) - 17 Tracts

42 121 2000.00	42 121 2001.00	42 121 2002.01	42 121 2002.02	42 121 2003.00	42 121 2004.00	42 121 2005.00	42 121 2006.00	42 121 2007.00	42 121 2008.00
42 121 2009.00	42 121 2010.00	42 121 2011.00	42 121 2012.00	42 121 2013.00	42 121 2014.00	42 121 2015.00			

VERMONT (50) - ADDISON COUNTY (001) - 10 Tracts

50 001 9601.00	50 001 9602.00	50 001 9603.00	50 001 9604.00	50 001 9605.00	50 001 9606.00	50 001 9607.00	50 001 9608.00	50 001 9609.00	50 001 9610.00

VERMONT (50) - BENNINGTON COUNTY (003) - 12 Tracts

50 003 9704.01	50 003 9704.02	50 003 9705.00	50 003 9706.01	50 003 9708.00	50 003 9709.00	50 003 9710.00	50 003 9711.00	50 003 9712.00	50 003 9713.00
50 003 9714.00	50 003 9716.00								

VERMONT (50) - RUTLAND COUNTY (021) - 20 Tracts

50 021 9621.00	50 021 9622.00	50 021 9623.00	50 021 9624.00	50 021 9625.00	50 021 9626.00	50 021 9627.00	50 021 9628.00	50 021 9630.00	50 021 9631.00
50 021 9632.00	50 021 9633.00	50 021 9634.00	50 021 9635.00	50 021 9636.00	50 021 9637.00	50 021 9638.00	50 021 9640.00	50 021 9642.00	50 021 9643.00

VERMONT (50) - WASHINGTON COUNTY (023) - 20 Tracts

50 023 9540.00	50 023 9541.00	50 023 9542.00	50 023 9543.00	50 023 9544.00	50 023 9545.00	50 023 9546.00	50 023 9547.00	50 023 9548.00	50 023 9549.00
50 023 9550.00	50 023 9551.00	50 023 9552.00	50 023 9553.00	50 023 9554.00	50 023 9555.01	50 023 9555.02	50 023 9556.00	50 023 9557.00	50 023 9558.00

VERMONT (50) - WINDHAM COUNTY (025) - 18 Tracts

50 025 9670.00	50 025 9671.00	50 025 9672.00	50 025 9673.00	50 025 9674.00	50 025 9675.00	50 025 9676.00	50 025 9677.00	50 025 9678.00	50 025 9679.00
50 025 9680.00	50 025 9681.00	50 025 9682.00	50 025 9683.00	50 025 9684.00	50 025 9685.00	50 025 9686.00	50 025 9687.00		

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates

Citizens Bank, N.A. List of Branches Opened 2024, 2025, & Q1 2026

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Open Date
Laurel Village	41860	San Francisco-Oakland-Fremont, CA	41884	San Francisco-San Mateo-Redwood City, CA	06	075	San Francisco	0154.02	4 - Upper	3565 California Street	San Francisco	CA	94118	Private Bank	3/16/2026
Danvers	*14460*	*Boston-Cambridge-Newton, MA-NH*	*15764*	*Cambridge-Newton-Framingham, MA*	*25*	*009*	*Essex*	*2112.02*	*2 - Moderate*	*17 Maple Street*	*Danvers*	*MA*	*01923*	*Traditional*	*3/16/2026*
Menlo Park	41860	San Francisco-Oakland-Fremont, CA	41884	San Francisco-San Mateo-Redwood City, CA	06	081	San Mateo	6126.00	4 - Upper	99 El Camino Real	Menlo Park	CA	94025	Private Bank	1/12/2026
Flatbush & Fulton	*35620*	*New York-Newark-Jersey City, NY-NJ*	*35614*	*New York-Jersey City-White Plains, NY-NJ*	*36*	*047*	*Kings*	*0037.00*	*4 - Upper*	*2 Flatbush Avenue*	*Brooklyn*	*NY*	*11217*	*Traditional*	*12/15/2025*
High Bluff	41740	San Diego-Chula Vista-Carlsbad, CA	NA	NA	06	073	San Diego	0083.69	4 - Upper	12626 High Bluff Drive	San Diego	CA	92130	Private Bank	12/8/2025
Newport Beach	31080	Los Angeles-Long Beach-Anaheim, CA	11244	Anaheim-Santa Ana-Irvine, CA	06	059	Orange	0630.08	4 - Upper	1400 Newport Center Drive	Newport Beach	CA	92660	Private Bank	11/3/2025
Concord	*14460*	*Boston-Cambridge-Newton, MA-NH*	*15764*	*Cambridge-Newton-Framingham, MA*	*25*	*017*	*Middlesex*	*3611.00*	*4 - Upper*	*762 Elm Street*	*Concord*	*MA*	*01742*	*Traditional*	*10/21/2025*
1301 Avenue of Americas	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0131.00	4 - Upper	1301 Avenue Of The Americas	New York	NY	10019	Private Bank	7/14/2025
Talleyville	*37980*	*Philadelphia-Camden-Wilmington, PA-NJ-DE-MD*	*48864*	*Wilmington, DE-MD-NJ*	*10*	*003*	*New Castle*	*0117.00*	*4 - Upper*	*3900 Concord Pike*	*Wilmington*	*DE*	*19803*	*Traditional*	*7/3/2025*
79th and 2nd	*35620*	*New York-Newark-Jersey City, NY-NJ*	*35614*	*New York-Jersey City-White Plains, NY-NJ*	*36*	*061*	*New York*	*0134.00*	*4 - Upper*	*1510 Second Avenue*	*New York*	*NY*	*10075*	*Traditional*	*5/12/2025*
Naples	34940	Naples-Marco Island, FL	NA	NA	12	021	Collier	0001.01	4 - Upper	560 9th Street South, Suite 110	Naples	FL	34102	Traditional	2/14/2025
New Hyde Park	*35620*	*New York-Newark-Jersey City, NY-NJ*	*35614*	*New York-Jersey City-White Plains, NY-NJ*	*36*	*059*	*Nassau*	*3028.00*	*3 - Middle*	*1596 Union Turnpike Suite 200*	*New Hyde Park*	*NY*	*11040*	*Traditional*	*1/13/2025*
Avon	*17410*	*Cleveland, OH*	*NA*	*NA*	*39*	*093*	*Lorain*	*0132.02*	*4 - Upper*	*36290 Detroit Road*	*Avon*	*OH*	*44011*	*Traditional*	*12/16/2024*
Hamburg	*15380*	*Buffalo-Cheektowaga, NY*	*NA*	*NA*	*36*	*029*	*Erie*	*0132.02*	*4 - Upper*	*6000 South Park Avenue*	*Hamburg*	*NY*	*14075*	*Traditional*	*10/7/2024*
101 California Street	41860	San Francisco-Oakland-Fremont, CA	41884	San Francisco-San Mateo-Redwood City, CA	06	075	San Francisco	0117.00	5 - NA	101 California Street	San Francisco	CA	94111	Private Bank	8/12/2024
Mill Valley	41860	San Francisco-Oakland-Fremont, CA	42034	San Rafael, CA	06	041	Marin	1250.00	4 - Upper	750 Redwood Highway	Mill Valley	CA	94941	Private Bank	6/10/2024
Middleburg Heights	*17410*	*Cleveland, OH*	*NA*	*NA*	*39*	*035*	*Cuyahoga*	*1731.04*	*3 - Middle*	*18000 Bagley Road*	*Middleburg Heights*	*OH*	*44130*	*Traditional*	*5/6/2024*
Palm Beach	33100	Miami-Fort Lauderdale-West Palm Beach, FL	48424	West Palm Beach-Boca Raton-Delray Beach, FL	12	099	Palm Beach	0035.13	4 - Upper	400 Royal Palm Way	Palm Beach	FL	33480	Private Bank	4/1/2024
Camden	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	007	Camden	6104.00	1 - Low	330 Cooper Street	Camden	NJ	08102	Traditional- Digital Firs	2/26/2024
772 Boylston Street	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0106.00	4 - Upper	772 Boylston Street	Boston	MA	02199	Private Bank	1/8/2024

Citizens Bank, N.A. List of Branches Closed 2024, 2025, & Q1 2026

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Close Date
Danvers S and S	*148*	*Boston-Worcester-Providence, MA-RI-NH*	*14460*	*Boston-Cambridge-Newton, MA-NH*	*25*	*009*	*Essex*	*2114.01*	*2 - Moderate*	*301 Newbury St.*	*Danvers*	*MA*	*01923*	*In-Store*	*3/13/2026*
Akron Square	10420	Akron, OH	NA	NA	39	153	Summit	5038.00	2 - Moderate	1165 E. Waterloo Road	Akron	OH	44306	Traditional	2/5/2026
Somersworth	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	017	Strafford	0830.01	2 - Moderate	One Constitutional Way	Somersworth	NH	03878	Traditional	2/4/2026
Buckeye	15940	Canton-Massillon, OH	NA	NA	39	151	Stark	7012.00	3 - Middle	3528 Tuscarawas St. W.	Canton	OH	44708	Traditional	2/4/2026
Byrne Glendale	45780	Toledo, OH	NA	NA	39	095	Lucas	0072.07	3 - Middle	1460 S. Byrne Road	Toledo	OH	43614	Traditional	2/4/2026
VFW Parkway	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1301.01	4 - Upper	673 VFW Parkway	Chestnut Hill	MA	02467	Traditional	1/29/2026
Barrington NH	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	017	Strafford	0850.01	3 - Middle	581 Franklin Pierce Hwy	Barrington	NH	03825	Traditional	1/29/2026
Rhinebeck	28880	Kiryas Joel-Poughkeepsie-Newburgh, NY	NA	NA	36	027	Dutchess	1600.03	4 - Upper	6708 Route 9	Rhinebeck	NY	12572	Traditional	1/29/2026
Kirtland	17410	Cleveland, OH	NA	NA	39	085	Lake	2037.00	4 - Upper	9231 Chillicothe Road	Kirtland	OH	44094	Traditional	1/29/2026
Lechmere	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3521.02	4 - Upper	11 First Street	Cambridge	MA	02141	Traditional	1/28/2026
Chesaning	40980	Saginaw, MI	NA	NA	26	145	Saginaw	0127.00	3 - Middle	100 W. Broad Street	Chesaning	MI	48616	Traditional	1/28/2026
Wheelersburg	99999 Non	99999 Non Metro OH	NA	NA	39	145	Scioto	0029.02	4 - Upper	8806 Ohio River	Wheelersburg	OH	45694	Traditional	1/28/2026
West Pawlet	99999 Non	99999 Non Metro VT	NA	NA	50	021	Rutland	9643.00	2 - Moderate	1108 VT Rt. 149	West Pawlet	VT	05775	Traditional	1/28/2026
57TH & LEXINGTON	35620	New York-Newark-Jersey City, NY-NJ	35614	New York-Jersey City-White Plains, NY-NJ	36	061	New York	0112.03	4 - Upper	131 EAST 57TH STREET, SUITE 102	New York	NY	10022	Traditional	1/21/2026
Oak Park Plaza	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1714.00	2 - Moderate	23067 Coolidge Hwy	Oak Park	MI	48237	Traditional	1/14/2026
Commerce Twp Kroger	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	125	Oakland	1340.00	4 - Upper	2905 Union Lake Rd, Suite A	Commerce Twp	MI	48382	In-Store	1/8/2026
Atlantic Avenue	*35620*	*New York-Newark-Jersey City, NY-NJ*	*35614*	*New York-Jersey City-White Plains, NY-NJ*	*36*	*047*	*Kings*	*0041.00*	*4 - Upper*	*399 Atlantic Avenue*	*Brooklyn*	*NY*	*11217*	*Traditional*	*12/12/2025*
Krewstown	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0344.00	4 - Upper	9353 Krewstown Road	Philadelphia	PA	19115	Traditional	12/10/2025
25 Mile Dequindre Kroger	19820	Detroit-Warren-Dearborn, MI	47664	Warren-Troy-Farmington Hills, MI	26	099	Macomb	2254.01	3 - Middle	2058 25 Mile Rd	Shelby Township	MI	48316	In-Store	11/5/2025
Concord	*14460*	*Boston-Cambridge-Newton, MA-NH*	*15764*	*Cambridge-Newton-Framingham, MA*	*25*	*017*	*Middlesex*	*3613.00*	*4 - Upper*	*97 Lowell Road*	*Concord*	*MA*	*01742*	*Traditional*	*10/16/2025*
Mayfield Heights	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1721.02	3 - Middle	6257 Mayfield Road	Mayfield Heights	OH	44124	Traditional	10/8/2025
Holyoke Northampton S and S	44140	Springfield, MA	NA	NA	25	013	Hampden	8121.03	3 - Middle	2265 Northampton St.	Holyoke	MA	01040	In-Store	7/23/2025
Naamans Road Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0112.04	3 - Middle	2098 Naamans Road	Wilmington	DE	19810	In-Store	6/18/2025
Keene	99999 Non	99999 Non Metro NH	NA	NA	33	005	Cheshire	9714.03	3 - Middle	15 Main Street	Keene	NH	03431	Traditional	6/18/2025
Culver Ridge Plaza	40380	Rochester, NY	NA	NA	36	055	Monroe	0109.02	2 - Moderate	2255 E. Ridge Road	Rochester	NY	14622	Traditional	6/18/2025
Marsh Road	*37980*	*Philadelphia-Camden-Wilmington, PA-NJ-DE-MD*	*48864*	*Wilmington, DE-MD-NJ*	*10*	*003*	*New Castle*	*0109.00*	*4 - Upper*	*1620 Marsh Road*	*Wilmington*	*DE*	*19803*	*Traditional*	*6/13/2025*
Pelham	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	2002.01	3 - Middle	155 Bridge Street	Pelham	NH	03076	Traditional	6/11/2025
79th and 2nd	*35620*	*New York-Newark-Jersey City, NY-NJ*	*35614*	*New York-Jersey City-White Plains, NY-NJ*	*36*	*061*	*New York*	*0128.00*	*4 - Upper*	*1340 Third Avenue*	*New York*	*NY*	*10075*	*Traditional*	*5/9/2025*
Warren	39300	Providence-Warwick, RI-MA	NA	NA	44	001	Bristol	0305.00	3 - Middle	521 Main Street	Warren	RI	02885	Traditional	3/19/2025
Feasterville Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1014.01	3 - Middle	176 W Street Road	Feasterville-Trevose	PA	19053	In-Store	3/12/2025
Havertown Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4093.00	4 - Upper	116 W Township Line Rd	Havertown	PA	19083	In-Store	2/19/2025
Montgomeryville Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2006.02	3 - Middle	1201 Knapp Road	North Wales	PA	19454	In-Store	2/12/2025
West Chester Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3031.00	4 - Upper	1393 Wilmington Pk.	West Chester	PA	19382	In-Store	2/12/2025
Cottman Ave ACME	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0335.00	2 - Moderate	2101-41 Cottman Avenue	Philadelphia	PA	19149	In-Store	2/12/2025
Oneida	45060	Syracuse, NY	NA	NA	36	053	Madison	0301.03	4 - Upper	1050 Glenwood Ave	Oneida	NY	13421	Traditional	2/5/2025
Langhorne Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1008.07	2 - Moderate	168 N Flowers Mill Road Suite A	Langhorne	PA	19047	In-Store	1/29/2025
Trooper Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2060.06	3 - Middle	2668 Egypt Road	Norristown	PA	19403	In-Store	1/28/2025
Broomall Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	045	Delaware	4081.02	4 - Upper	2180 West Chester Pike	Broomall	PA	19008	In-Store	1/28/2025
Spring Street	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3399.00	2 - Moderate	257 Spring Street	Medford	MA	02155	Traditional	1/23/2025
Mount Lebanon	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4732.00	4 - Upper	712 Washington Road	Pittsburgh	PA	15228	Traditional	1/23/2025
Northeastern Blvd	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0114.02	3 - Middle	122 Northeastern Blvd	Nashua	NH	03062	Traditional	1/22/2025
Andorra	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0384.00	4 - Upper	8345 Ridge Avenue	Philadelphia	PA	19128	Traditional	1/22/2025
Rumford	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0101.01	3 - Middle	275 Newport Avenue	Rumford	RI	02916	Traditional	1/22/2025
Bellingham S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4431.03	3 - Middle	70 Pulaski Blvd	Bellingham	MA	02019	In-Store	1/16/2025
Burlington Rte 62	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3324.02	3 - Middle	248 Middlesex Turnpike	Burlington	MA	01803	Traditional	1/16/2025
Pleasant Valley OH	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1775.03	3 - Middle	7450 Broadview Road	Parma	OH	44134	Traditional	1/16/2025
Hyde Park Stop & Shop	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	1402.01	3 - Middle	1025 Truman Parkway	Hyde Park	MA	02136	In-Store	1/15/2025
Cherry Hill Kroger	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5658.00	4 - Upper	200 Merriman	Westland	MI	48186	In-Store	1/15/2025
Port Richmond IGA	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0378.00	4 - Upper	2497 Aramingo Avenue	Philadelphia	PA	19125	In-Store	1/15/2025
New Kensington Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8004.00	3 - Middle	200 Tarentum Bridge Road	New Kensington	PA	15068	In-Store	1/14/2025
Dillsburg	49620	York-Hanover, PA	NA	NA	42	133	York	0204.21	3 - Middle	4 South Baltimore Street	Dillsburg	PA	17019	Traditional	1/14/2025
GLEN OAKS	*35620*	*New York-Newark-Jersey City, NY-NJ*	*35614*	*New York-Jersey City-White Plains, NY-NJ*	*36*	*081*	*Queens*	*1551.04*	*4 - Upper*	*25715 UNION TURNPIKE*	*Glen Oaks*	*NY*	*11004*	*Traditional*	*1/10/2025*
University	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	0404.00	4 - Upper	4570 Fifth Avenue	Pittsburgh	PA	15213	Traditional	1/9/2025
Belmont Star Market	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3577.00	3 - Middle	535 Trapelo Road	Belmont	MA	02478	In-Store	1/8/2025
Taylor Kroger	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5833.00	3 - Middle	7000 Monroe Blvd	Taylor	MI	48180	In-Store	1/8/2025

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Close Date
North Ridgeville	*17410*	*Cleveland, OH*	*NA*	*NA*	*39*	*093*	*Lorain*	*0806.00*	*3 - Middle*	*34101 Center Ridge Rd*	*North Ridgeville*	*OH*	*44039*	*Traditional*	*12/13/2024*
Worcester Lincoln S and S	49340	Worcester, MA	NA	NA	25	027	Worcester	7320.02	2 - Moderate	541A Lincoln St.	Worcester	MA	01605	In-Store	10/31/2024
Nanticoke	42540	Scranton--Wilkes-Barre, PA	NA	NA	42	079	Luzerne	2141.00	2 - Moderate	75 North Market Street	Nanticoke	PA	18634	Traditional	10/23/2024
Hanover NH	99999 Non	99999 Non Metro NH	NA	NA	33	009	Grafton	9616.04	4 - Upper	44 South Main Street	Hanover	NH	03755	Traditional	10/9/2024
Hamburg	*15380*	*Buffalo-Cheektowaga, NY*	*NA*	*NA*	*36*	*029*	*Erie*	*0132.01*	*3 - Middle*	*5469 Camp Road*	*Hamburg*	*NY*	*14075*	*Traditional*	*10/4/2024*
Levittown Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1004.01	2 - Moderate	6800 New Falls Road	Levittown	PA	19057	In-Store	6/12/2024
Middleburg Heights	*17410*	*Cleveland*	*NA*	*NA*	*39*	*035*	*Cuyahoga*	*1731.04*	*3 - Middle*	*18000 Bagley Rd*	*Middleburg Heights*	*OH*	*44130*	*Traditional*	*5/3/2024*
Kenmore Square	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	025	Suffolk	0101.03	4 - Upper	560 Commonwealth Avenue	Boston	MA	02215	Traditional	4/24/2024
Grosse Pointe Woods	19820	Detroit-Warren-Dearborn, MI	19804	Detroit-Dearborn-Livonia, MI	26	163	Wayne	5512.00	4 - Upper	19307 Mack Avenue	Grosse Pointe Woods	MI	48236	Traditional	4/24/2024
Green Acme	10420	Akron, OH	NA	NA	39	153	Summit	5314.06	4 - Upper	3875 Massillon Road	Uniontown	OH	44685	In-Store	4/24/2024
Shippensburg West	25420	Harrisburg-Carlisle, PA	NA	NA	42	041	Cumberland	0132.00	3 - Middle	153 West Orange Street	Shippensburg	PA	17257	Traditional	4/24/2024
Settlers Ridge Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4592.01	3 - Middle	100 Settlers Ridge Center Dr	Pittsburgh	PA	15205	In-Store	4/24/2024
Wilbraham	44140	Springfield, MA	NA	NA	25	013	Hampden	8136.01	4 - Upper	455 Main Street	Wilbraham	MA	01095	Traditional	4/23/2024
Howell	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8114.02	3 - Middle	4255 US Highway 9	Howell	NJ	07731	Traditional	4/23/2024
Eastgate Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	129	Westmoreland	8045.04	3 - Middle	5142 State Rt. 30, Suite 1	Greensburg	PA	15601	In-Store	4/23/2024
Amherst	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0152.00	4 - Upper	199 State Route 101 Unit 1A	Amherst	NH	03031	Traditional	4/17/2024
Northeast ShopRite	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0360.00	4 - Upper	11000 Roosevelt Boulevard	Philadelphia	PA	19116	In-Store	4/17/2024
Wellesley Hills	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4042.02	4 - Upper	390 Washington St	Wellesley	MA	02481	Limited Service - CSR C	4/16/2024
Lawrenceville-Whitehead	45940	Trenton-Princeton, NJ	NA	NA	34	021	Mercer	0031.00	2 - Moderate	669 Whitehead Road	Trenton	NJ	08648	Traditional	4/16/2024
Massillon	15940	Canton-Massillon, OH	NA	NA	39	151	Stark	7150.00	2 - Moderate	121 Tommy Henrich Dr NW	Massillon	OH	44647	Traditional	4/16/2024
Caste Village Giant Eagle	38300	Pittsburgh, PA	NA	NA	42	003	Allegheny	4771.00	4 - Upper	5260 Grove Rd	Pittsburgh	PA	15236	In-Store	4/16/2024
Goffstown Hannaford	31700	Manchester-Nashua, NH	NA	NA	33	011	Hillsborough	0028.02	2 - Moderate	605 Mast Road	Manchester	NH	03102	In-Store	4/10/2024
Navesink	35620	New York-Newark-Jersey City, NY-NJ	29484	Lakewood-New Brunswick, NJ	34	025	Monmouth	8009.00	3 - Middle	1000 Highway 36	Atlantic Highlands	NJ	07716	Traditional	4/10/2024
Montrose ACME	10420	Akron, OH	NA	NA	39	153	Summit	5323.02	4 - Upper	3979 Medina Road	Akron	OH	44333	In-Store	4/10/2024
Davisville	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1062.01	2 - Moderate	824 East Street Road	Warminster	PA	18974	Traditional	4/10/2024
Charleroi	38300	Pittsburgh, PA	NA	NA	42	125	Washington	7832.00	2 - Moderate	501 McKean Avenue	Charleroi	PA	15022	Traditional	4/10/2024
Elmwood Ave BuffaloTops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0050.00	3 - Middle	2101 Elmwood Ave	Buffalo	NY	14207	In-Store	3/28/2024
Legacy Place	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	021	Norfolk	4024.00	3 - Middle	250 Legacy Place	Dedham	MA	02026	Traditional	3/27/2024
University Plaza Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0093.01	2 - Moderate	3500 Main Street	Amherst	NY	14226	In-Store	3/27/2024
Grey Street Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0138.02	4 - Upper	65 Grey St	East Aurora	NY	14052	In-Store	3/26/2024
Transit Rd Depew Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0142.09	3 - Middle	6363 Transit Rd	Depew	NY	14043	In-Store	3/21/2024
Springville Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0159.00	3 - Middle	184 S. Cascade Dr	Springville	NY	14141	In-Store	3/20/2024
Thruway Plaza Drive Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0107.00	3 - Middle	700 Thruway Plaza Dr	Cheektowaga	NY	14225	In-Store	3/20/2024
South Park Hamburg Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0132.02	4 - Upper	6150 South Park Ave	Hamburg	NY	14075	In-Store	3/19/2024
North Hampton	14460	Boston-Cambridge-Newton, MA-NH	40484	Rockingham County-Strafford County, NH	33	015	Rockingham	0660.00	4 - Upper	65 Lafayette Road	North Hampton	NH	03862	Traditional	3/13/2024
Runnemede Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	007	Camden	6072.00	3 - Middle	501 E. Evesham Rd.	Runnemede	NJ	08078	In-Store	3/13/2024
Lititz	29540	Lancaster, PA	NA	NA	42	071	Lancaster	0120.02	3 - Middle	1 East Main St.	Lititz	PA	17543	Traditional	3/13/2024
Doylestown Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1047.01	2 - Moderate	482 North Main Street	Doylestown	PA	18901	Limited Service - CSR C	3/13/2024
Norton ACME	10420	Akron, OH	NA	NA	39	153	Summit	5320.01	3 - Middle	3200 Greenwich Road	Norton	OH	44203	Limited Service - CSR C	3/6/2024
Bala Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2043.00	3 - Middle	121 East City Line Avenue	Bala Cynwyd	PA	19004	In-Store	3/6/2024
Roosevelt and Magee Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37964	Philadelphia, PA	42	101	Philadelphia	0316.00	3 - Middle	6601 Roosevelt Boulevard	Philadelphia	PA	19149	In-Store	3/6/2024
Depew Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0142.07	4 - Upper	4777 Transit Rd	Depew	NY	14043	In-Store	2/29/2024
Union Rd Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0100.03	3 - Middle	3865 Union Rd.	Cheektowaga	NY	14225	In-Store	2/28/2024
CanandaiguaTops	40380	Rochester, NY	NA	NA	36	069	Ontario	0506.03	3 - Middle	5150 North St	Canandaigua	NY	14424	In-Store	2/28/2024
Mid City Plaza Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	063	Niagara	0246.00	3 - Middle	301 Meadow Dr	N Tonawanda	NY	14120	In-Store	2/22/2024
McKinley Pkwy Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0129.02	3 - Middle	4250 McKinley Pkwy	Hamburg	NY	14075	In-Store	2/21/2024
Buffalo Rd Tops	40380	Rochester, NY	NA	NA	36	055	Monroe	0142.02	3 - Middle	2345 Buffalo Rd	Rochester	NY	14624	In-Store	2/20/2024
Medford S and S	14460	Boston-Cambridge-Newton, MA-NH	15764	Cambridge-Newton-Framingham, MA	25	017	Middlesex	3398.02	3 - Middle	760 Fellsway Plaza	Medford	MA	02155	In-Store	2/14/2024
Springfield Liberty St S&S	44140	Springfield, MA	NA	NA	25	013	Hampden	8003.00	3 - Middle	1277 Liberty St.	Springfield	MA	01104	In-Store	2/14/2024
Newtown Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	017	Bucks	1052.03	4 - Upper	48 West Road	Newtown	PA	18940	In-Store	2/7/2024
Smithfield Putnam Pike S and S	39300	Providence-Warwick, RI-MA	NA	NA	44	007	Providence	0127.02	3 - Middle	446 Putnam Pike	Greenville	RI	02828	In-Store	2/7/2024
Harlem Rd W Seneca Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0113.00	3 - Middle	800 Harlem Rd	West Seneca	NY	14224	In-Store	1/25/2024
Niantic	35980	Norwich-New London-Willimantic, CT	NA	NA	09	180	Southeastern CT PR	8707.04	4 - Upper	43 Pennsylvania Avenue	Niantic	CT	06357	Traditional	1/24/2024
Plymouth Rt 44 S and S	14460	Boston-Cambridge-Newton, MA-NH	14454	Boston, MA	25	023	Plymouth	5301.00	3 - Middle	129 Samoset St, STE 1	Plymouth	MA	02360	In-Store	1/24/2024
Verona	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	013	Essex	0212.00	4 - Upper	725 Bloomfield Avenue	Verona	NJ	07044	Traditional	1/24/2024
Florence Township	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	15804	Camden, NJ	34	005	Burlington	7013.03	4 - Upper	2150 Route 130 North	Burlington	NJ	08016	Traditional	1/24/2024
Jefferson Rd Tops	40380	Rochester, NY	NA	NA	36	055	Monroe	0131.01	3 - Middle	1225 Jefferson Road	Rochester	NY	14623	In-Store	1/24/2024

Location Name	MSA #	MSA Name	MD #	MD Name	State Code	County Code	County Name	Census Tract	Census Tract Income	Address	City	State	Zip	Type of Branch	Close Date
Berea	17410	Cleveland, OH	NA	NA	39	035	Cuyahoga	1342.04	3 - Middle	447 W. Bagley Rd.	Berea	OH	44017	Traditional	1/24/2024
Niagara Falls Blvd Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	063	Niagara	0221.00	3 - Middle	7200 Niagara Falls Blvd	Niagara Falls	NY	14304	In-Store	1/23/2024
Young St Tonawanda Tops	15380	Buffalo-Cheektowaga, NY	NA	NA	36	029	Erie	0076.00	3 - Middle	890 Young St	Tonawanda	NY	14150	In-Store	1/23/2024
Ogletown Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0139.06	3 - Middle	1 University Plaza	Newark	DE	19702	In-Store	1/17/2024
Three Bridges	35620	New York-Newark-Jersey City, NY-NJ	35084	Newark, NJ	34	019	Hunterdon	0112.02	4 - Upper	698 US Highway 202	Three Bridges	NJ	08887	Traditional	1/17/2024
East Avenue ACME	10420	Akron, OH	NA	NA	39	153	Summit	5054.00	2 - Moderate	2147 East Avenue	Akron	OH	44314	In-Store	1/17/2024
Blue Bell Giant	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	091	Montgomery	2032.03	3 - Middle	1760 DeKalb Pike	Blue Bell	PA	19422	In-Store	1/17/2024
Phoenixville Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3009.00	2 - Moderate	785 Starr St.	Phoenixville	PA	19460	In-Store	1/17/2024
Suburban Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	48864	Wilmington, DE-MD-NJ	10	003	New Castle	0144.04	3 - Middle	100 Suburban Drive	Newark	DE	19711	In-Store	1/10/2024
Paoli Acme	37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	33874	Montgomery County-Bucks County-Chester County, PA	42	029	Chester	3001.03	3 - Middle	39 Leopard Drive	Paoli	PA	19301	In-Store	1/10/2024

Social Media Written Complaint

08/03/2025 – Facebook Post, time of day not captured

Social Media Case #[redacted]

[redacted]

Comment:

You vultures in suits. You predators hiding behind marble counters and fake smiles. Let's call it what it is, your overdraft fees are a rigged trap designed to bleed the struggling and choke Black and low-income families into permanent submission. A $3 mistake becomes a $70 penalty in two business days. That's not banking. That's a back-alley shakedown dressed in a necktie.

You think we don't see it? You think we don't know?

You're not just profiting off poverty, you're engineering it.

And let's talk about your sanctimonious press releases, "We're proud to serve our community." Oh really? Proud to serve $35 slaps every time someone's paycheck is a day late? Proud to charge "sustained overdraft fees" like time itself is a crime? You don't serve the community, you mug it in daylight and call it policy.

You're not a bank. You're a [redacted] parasite in a glass building.

Every family living check to check knows the fear of watching a $2 coffee spiral into a mountain of debt, because they dared to hope they could keep up for just one more day. And you punish that hope. That's the crime here. You punish people for trying.

And don't you dare tell us about your pathetic 3.5% interest savings accounts, what the hell does 3.5% mean when your "gotcha fees" take 700% of someone's grocery money overnight?

This isn't accidental. It's systemic. It's racist. It's class warfare with a debit card.

You know [redacted] well who gets hit hardest. You know which ZIP codes, which surnames, which demographics. You build your revenue model on their backs. And when we call it out? You call it policy. We call it economic lynching.

So here's your message, Citizens Bank:

Your time's running out. The veil is lifting. The people are waking up. The pitchforks won't be literal, but they'll be digital, organized, relentless. We're not just coming for your fees.

We're coming for your whole [redacted] scam.

Citizens Bank reply 5hrs after post:

I'd like to see if I can help via messages, [redacted]. If you need assistance with your account, please send us a Private Message with your full name and phone number exactly as they appear on the account. I'll use your info to locate the profile. Please do NOT provide the account number. Thank you. —[redacted]

(noted dissatisfaction using customer care case, no PM from customer after the bank's response)

Citizens attempted to treat this complaint as one from a customer based on the comments, however their social media profile name is too common to attempt to confirm without additional information. The poster did not send the bank a Private Message with their info so this could not be researched further. For this reason, the case was logged as anonymous.

BBB of Eastern MA, ME, RI, & VT
5 Mt. Royal Ave, Suite 100
Marlborough, MA 01752-1927
Phone: 508-652-4800 | Fax: 508-652-4820
complaints@boston.bbb.org

11/30/2024

Susan Brown
Citizens Financial Group, Inc.
1 Citizens Plz
Providence RI 02903

Dear Susan Brown:

BBB has received a complaint about your business from one of your customers.

Complaint [redacted] was filed on 11/30/2024 by [redacted]

Sometimes complaints are caused by mistakes or misunderstandings that a business wants to know about and correct.

BBB requests your cooperation with the complaint process. This customer complaint was automatically sent directly to you. The first action is for you to review and respond online. If this complainant is not a customer of yours please indicate that to BBB. Please provide a detailed response addressing the complaint issues. **Please note that unanswered complaints may negatively impact your BBB rating.**

BBB requests that you respond to the complaint in writing.

You can respond online in this Manage BBB Complaints system.

Or you can use this form.

If you are not able to respond in writing, you can leave BBB a voicemail message as your response. Please call 508-652-4852 to leave your voicemail response.

Or you can text your response to 508-652-4852.
Message and data rates may apply.

BBB requests a response within 10 days. BBB encourages you to respond online.

Please do not hesitate to reach us at 508-652-4800 if you have any questions, or need BBB assistance- we're happy to help.

Thank you for your cooperation.
Better Business Bureau

FAQ

Please understand that the customer's complaint and your response will be publicly posted on the BBB website (BBB reserves the right to not post in accordance with BBB policy). Please do not include any information that personally identifies your customer. By submitting your response, you are representing that it is a truthful account of your experience with this customer. The BBB may edit the complaint of your response to protect privacy rights and to remove inappropriate language.

CUSTOMER EXPERIENCE INFORMATION

Customer Information:

[redacted]

The details of this matter are as follows:

Complaint Involves:
Service Issues

Customer's Statement of the Problem:

The main office of Citizens Bank One Citizens Plaza Providence Rhode Island 02903 has decided to close the branch at 2101 cottman Avenue philadelphia pa 19152 February 2025 . This decison was made by Rhonda Bettis The Director of Retail Banking Senior Vice President . She does not leave a phone number to call. She says nothing can be done about it and suggests I contact the Comptroller of the Currencey. I have done so case number [redacted] I have not received a response . This is poor customer service and lack of consideration for all the customers and tellers. . There is no logical reason to close this bank. It is always busy even with long hours weekday and weekend. It is very secure at the Acme Supermarket branch very hard to rob. I say this because I was at the Welsh Road branch in Philadelphia that was robbed

Complaint Background:
Order Number:

Desired Settlement:
Other (requires explanation)
keep bank open at 2101 cottman avenue there is no logical reason to close it noone is excited

Citizens

Office of the Customer
JCA 150
One Citizens Bank Way
Johnston, RI 02919
OOC@CitizensBank.com

December 19, 2024

[redacted]

Re: Branch Closing

Dear [redacted]

I am writing to respond to the complaint our office received from the Better Business Bureau ("BBB"). I understand you expressed concerns about the Cottman Ave Acme branch, located at 2101-41 Cottman Ave, being closed.

Citizens regrets any inconvenience our decision to consolidate this branch may cause. Please note that a number of factors are reviewed prior closing a branch office. Some of these changes are difficult, but they are a necessary part of our commitment to continue investing in our ability to meet the needs of our customers.

Below is the address for the Citizens branch located across the street from the Cottman Ave ACME, and available for your convenience:

Cottman
2014 Cottman Ave Philadelphia, PA 19149 (215) 342-1726

Please be assured all customers can also continue to access their account(s) online at citizensbank.com, or by using our mobile app. Alternatively, customer service representatives are available Monday through Friday 7:00 am to 10:00 pm and Saturday and Sunday 9:00am to 6:00pm EST, at 888-500-1478, to assist with account related questions.

Citizens appreciates your business and hopes that you will continue to bank with us at one of our other nearby locations. We hope this letter has helped to remedy any concern you may have had regarding this matter, and we appreciate the time you have taken to bring this issue to our attention.

OFFICE OF THE CUSTOMER

Should you have any further inquiries, please contact me directly at 412-867-2427 during my office hours of Monday through Friday from 8:30 AM until 5:00 PM Eastern Standard Time (EST).

Respectfully,

Ariana

Ariana
Office of the Customer

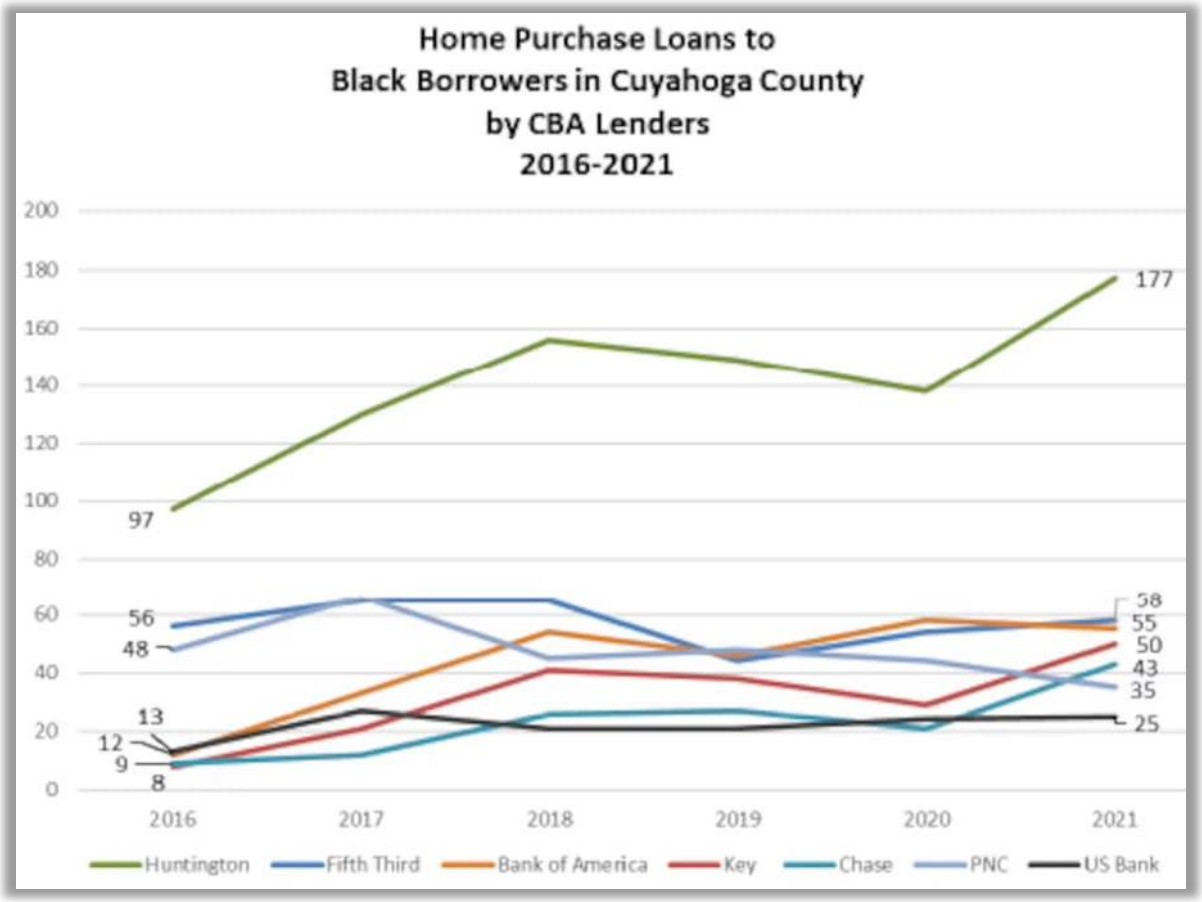
CC:
Better Business Bureau ("BBB")
BBB Case Number: [redacted]

Social media Written Complaint

09/16/2024 – Facebook post, interaction beginning at 09:57am

Complainant: [redacted]

Complainant Verbatim: What's your CRA compliance look like? Are you lending in my community? That's how I decide where to bank and from this one thing I found, you aren't even on the chart. You can keep your up to $400.



Bank Response: Good morning, [redacted] A link to our CRA public file is below. Please send us a Private Message if you have a question. Thank you. — Beth

Complainant Response: Citizens thank you!!! I appreciate your transparency, however right from the report "At the request of the bank, community development (CD) investments made by CitizensOne Community Development Corporation, a CBNA subsidiary, were considered in the evaluation. Additionally, donations and grants made by the Citizens Charitable Foundation were considered in the evaluation." It's not OK to just give us HANDOUTS as a cost of doing business, we want LOANS in the hood!

Bank Reply: You're welcome, [redacted] I appreciate the time you took to circle back and let us know. I'll note your dissatisfaction and forward feedback to the appropriate team. Take care and have a great week! — Beth

Facebook interaction ended 09:59am

Citizens Bank, N.A.

CRA Disclosures

CRA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's (FFEIC) we site at www.ffiec.gov/cra

Select: Online Reports, CRA Disclosure Reports, & search by Institution Name or respondent ID:
Institution Name: Citizens Bank, NA
Respondent ID: 0000024571

HMDA Disclosures

HMDA Disclosure Statements may be obtained on the Consumer Financial Protection Bureau's (CFPB) Web site at www.consumerfinance.gov/hmda

Select: Download data for a specific institution, and search by Institution Name or LEI:
Institution Name: Citizens Bank, National Association
LEI: DRMSV1Q0EKMEXLAU1P80