PLATINUM BANK

Community Reinvestment Act

Public File

Primary Regulator:	FDIC (Federal Deposit Insurance Corporation)
Established:	February 12, 2007
Website:	www.platinumbankmn.com

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Written Comments

Platinum Bank has not received any written comments from the public in the year 2024 related to the bank's performance in helping to meet community credit needs.

Home Mortgage Disclosure Act (HMDA)

Loan Application Register (LAR)

Platinum Bank's most recent HMDA LAR data is available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). Platinum Bank was last required to report for the year 2024.

PUBLIC DISCLOSURE

February 14, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Platinum Bank
Certificate Number: 58511

7667 10th Street North
Oakdale, Minnesota 55128

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

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

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

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INSTITUTION RATING

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

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

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the bank's size, financial condition, and credit needs in the assessment area.

- Platinum Bank originated a majority of its small business and home mortgage loans in its assessment area.

- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.

- The distribution by borrowers reflects poor penetration among businesses of different revenue sizes.

- Platinum Bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

- Platinum Bank demonstrated adequate responsiveness to the community development needs of its assessment area through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the bank's capacity and the need and availability of such opportunities for community development in its assessment area.

DESCRIPTION OF INSTITUTION

Platinum Bank is chartered in Oakdale, Minnesota, and owned by Platinum Bancshares, Inc., a one-bank holding company that is also located in Oakdale, Minnesota. In addition to the main office in Oakdale, the bank operates a full-service branch in Plymouth, Minnesota. Since the previous CRA evaluation, Platinum Bank has not opened or closed any offices, and no merger or acquisition activities have occurred. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated March 2, 2020, based on Interagency Small Institution Examination Procedures.

Platinum Bank offers a wide range of loan products, including commercial, agricultural, home mortgage, and consumer loans. Commercial lending continues to represent the institution's primary business lines, followed by home mortgage to a much lesser degree. Additionally, Platinum Bank is a Small Business Administration (SBA) Preferred Lender and has the ability to offer SBA 7(a), 504, Express, and CAPLine Working Capital Program loans. These programs are generally designed to assist small businesses that may not qualify for loans through conventional financing methods. Further, in 2020 and 2021, the bank originated 326 loans totaling $101.5 million through the SBA's Paycheck Protection Program (PPP), which assisted businesses struggling with the impact of the Coronavirus Disease (COVID-19) pandemic.

The bank provides a variety of deposit account services, including checking, savings, money market, and certificates of deposit. Platinum Bank offers electronic banking services such as internet and telephone banking; mobile banking, including bill pay; and electronic statements. Additionally, the bank provides access to surcharge-free ATMs through the MoneyPass network.

The bank's December 31, 2022, Consolidated Report of Condition and Income (Report of Condition) reflected total assets of $476,6 million, total loans of $409.1 million, and total deposits of $389.3 million. The following table illustrates the bank's loan portfolio as of this date.

Loan Portfolio Distribution as of December 31, 2022		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	16,768	4.1
Secured by Farmland	933	0.2
Secured by 1-4 Family Residential Properties	47,431	11.6
Secured by Multi-Family (5 or more) Residential Properties	8,771	2.1
Secured by Nonfarm Nonresidential Properties	146,506	35.8
Total Real Estate Loans	**220,409**	**53.9**
Commercial and Industrial Loans	186,655	45.6
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	1,998	0.5
Obligations of States and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivables (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**409,062**	**100.0**
Source: Reports of Condition and Income		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires financial institutions to define one or more assessment areas within which examiners will evaluate CRA performance. Platinum Bank has designated one assessment area in the State of Minnesota, which has not changed since the last evaluation. The assessment area includes Dakota, Hennepin, Ramsey, and Washington counties. All four counties are part of the Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area (MSA).

Economic and Demographic Data

According to 2020 U.S. Census data, the assessment area includes 48 low-income census tracts, 137 moderate-income census tracts, 249 middle-income census tracts, and 192 upper-income census tracts. Additionally, there are 11 census tracts without an income designation within the assessment area. The bank's main office and branch are both located in a middle-income census tract. The following table illustrates the demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	637	7.5	21.5	39.1	30.1	1.7
Population by Geography	2,541,367	7.1	20.6	39.4	31.9	1.1
Housing Units by Geography	1,028,263	6.5	20.7	40.6	31.4	0.8
Owner-Occupied Units by Geography	648,434	3.2	16.3	43.5	36.9	0.1
Occupied Rental Units by Geography	335,141	12.5	28.8	35.6	20.9	2.2
Vacant Units by Geography	44,688	9.5	22.3	35.7	31.2	1.3
Businesses by Geography	321,559	5.2	17.9	38.3	37.6	1.0
Farms by Geography	5,556	2.8	15.3	41.7	39.8	0.3
Family Distribution by Income Level	596,532	20.2	17.7	21.5	40.6	0.0
Household Distribution by Income Level	0	0.0	0.0	0.0	0.0	0.0
Median Family Income MSA - 33460 Minneapolis-St. Paul-Bloomington, MN-WI MSA		$103,977	Median Housing Value			$293,901
			Median Gross Rent			$1,169
			Families Below Poverty Level			5.7%

Source: 2020 U.S. Census and 2022 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

According to 2022 D&B data, service industries represent the largest portion of business operations at 37.3 percent; followed by non-classifiable establishments at 25.7 percent; finance, insurance, and real estate at 10.9 percent; and retail trade at 8.5 percent. Additionally, 60.3 percent of assessment area businesses have four or fewer employees, and 92.9 percent operate from a single location.

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

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

Competition

The assessment area is a highly competitive market for credit products and financial services. According to Reports of Condition data filed by financial institutions, there are 131 financial institutions operating 525 locations within the assessment area. These institutions range from small community banks to larger national financial institutions. Platinum Bank is ranked 37th with 0.2 percent of the deposit market share. The top two financial institutions make up approximately 54.1 percent of the deposit market share in the assessment area.

Platinum Bank is not required to collect or report small business CRA loan data and has elected not to do so. Therefore, examiners did not compare the bank's small business lending performance to

aggregate CRA data within this evaluation. However, the aggregate CRA data provides an indication of the level of demand for small business loans and the level of competition within the assessment area. According to 2021 aggregate CRA data (most recent available), 208 CRA data reporters collectively reported 66,621 small business loans originated within the assessment area. These figures do not include the number of loans originated by smaller institutions that are not required to report small business lending data but operate within the assessment area. The overall volume of small business lending in the assessment area reflects a highly competitive market.

Platinum Bank also faces significant competition for home mortgage loans from financial institutions and mortgage companies originating or purchasing loans within the assessment area. Platinum Bank was not required to collect or report home mortgage loan data during the review period and did not elect to do so. Therefore, examiners did not compare the bank's home mortgage lending performance to aggregate Home Mortgage Lending Act (HMDA) data within this evaluation. However, the aggregate HMDA data provides an indication of the level of demand for home mortgage loans and the level of competition within the assessment area. In 2021, 657 HMDA-reporting institutions originated or purchased 162,748 home mortgage loans in the assessment area, further reflecting a highly competitive market.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available. For this performance evaluation, examiners conducted a community contact with a representative from a community development entity that serves several counties within the assessment area.

The contact stated that the local economy has improved and stabilized since the pandemic. The contact indicated that most businesses in the area have improved, with some businesses expanding or starting up; however, employers continue to struggle to hire skilled workers. The contact also noted that lending standards, regulatory limits, and credit education are challenges businesses and consumers face in the community. The contact stated that local community banks are in a very competitive market for loans. Interest rate movements between financial institutions contribute to the competitive market.

The contact identified small business loans as the primary credit need within the area. The contact noted that local lenders, especially SBA lenders, have been responsive in helping to meet the credit needs of the area. The contact stated there were no unmet credit needs due to the fierce competition among financial institutions in the area. Overall, the contact stated that financial institutions have been responsive to the credit needs of the assessment area.

Credit and Community Development Needs and Opportunities

Examiners considered community contact comments, information received from bank management, and demographic and economic data when determining the needs and opportunities in the assessment area. Examiners concluded that small business lending represents the primary credit need. In addition, community development opportunities in the area include economic development; revitalization and stabilization efforts; increased availability of affordable housing; and community services for low- and moderate-income individuals.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated March 2, 2020, to the current evaluation dated February 14, 2023. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate Platinum Bank's CRA performance. These procedures evaluate an institution's performance according to the Lending Test and Community Development Test, as detailed in the Appendices.

Activities Reviewed

Bank records indicated that the lending focus and product mix remained generally consistent throughout the evaluation period. Given this information, examiners selected 2022, the most recent calendar year, as the review period. This timeframe is considered representative of the bank's performance during the entire evaluation period. Examiners determined that the bank's major product line is commercial lending, followed by home mortgage lending to a much lesser degree. Therefore, examiners reviewed small business and home mortgage loans for this performance evaluation. Examiners did not review agricultural or consumer installment lending activities because they each represent a small portion of the loan portfolio, are not a primary business focus of the institution, and provide no material support for conclusions.

For the Lending Test, examiners reviewed all small business and home mortgage loans originated in 2022 for the Assessment Area Concentration analysis. Examiners reviewed all loans inside the assessment area for the Geographic Distribution and Borrower Profile criteria. D&B data for 2022 provided a standard of comparison for the bank's small business lending performance. The 2020 U.S. Census data provided a standard of comparison for the bank's home mortgage lending performance. Small business lending received the most weight when deriving overall conclusions given the lending focus and number and dollar volume of loans originated. The following table details the loan universes and information on the number and dollar volume of loans reviewed.

Loan Products Reviewed				
Loan Category	**Universe**		**Reviewed**	
	#	**$(000s)**	**#**	**$(000s)**
Small Business	135	46,207	93	31,889
Home Mortgage	32	21,720	25	13,610
Source: 2022 Bank Data				

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

For the Community Development Test, bank management provided data on community development loans, qualified investments and donations, and community development services from the prior evaluation date of March 2, 2020, to the current evaluation date of February 14, 2023. Examiners reviewed community development activity for the entire review period and presented the information for each year within this performance evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Platinum Bank demonstrated satisfactory performance under the Lending Test. The Loan-to-Deposit Ratio and Geographic Distribution performance primarily supports the rating.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable, given the institution's size, financial condition, and credit needs in the assessment area. The bank's ratio, calculated from Report of Condition data, averaged 85.1 percent over the past 12 calendar quarters from March 31, 2020, to December 31, 2022. The ratio has remained steady, with some fluctuations over the review period from a high of 103.9 percent on December 31, 2022, to a low of 63.0 on December 31, 2021. Platinum Bank maintained a ratio that is higher than three of the similarly situated institutions shown in the following table. Examiners selected comparable institutions based on asset size, geographic location, and lending focus.

Loan-to-Deposit Ratio Comparison		
Bank	**Total Assets as of 12/31/2022 ($000s)**	**Average Net LTD Ratio (%)**
Crown Bank, Edina, Minnesota	365,645	92.1
First Bank of Elk River, Elk River, Minnesota	356,859	73.8
Highland Bank, Saint Michael, Minnesota	663,555	78.9
North Star Bank, Roseville, Minnesota	357,241	70.7
Platinum Bank, Oakdale, Minnesota	**476,583**	**85.1**
Source: Reports of Condition and Income 3/31/2020 - 12/31/2022		

Assessment Area Concentration

As detailed in the following table, Platinum Bank made a majority of its small business and home mortgage loans within its assessment area.

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)**
Small Business	93	68.9	42	31.1	135	31,889	69.0	14,318	31.0	46,207
Home Mortgage	25	78.1	7	21.9	32	13,610	62.7	8,110	37.3	21,720
Source: Bank Data *Due to rounding, totals may not equal 100.0%*										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area and is supported by reasonable small business and home mortgage lending. Examiners focused on the percentage of loans made in low- and moderate-income census tracts within the assessment area.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, Platinum Bank's lending in the low-income census tracts lags behind demographic data; however, lending in the moderate-income census tracts exceeds demographic data. As stated previously, the assessment area is a highly competitive market for small business loans, which management and the community contact confirmed. Specifically, examiners' review of the 2021 aggregate CRA data revealed there were 4,263 small business loans reported from 48 different CRA reporters in low-income census tracts in the assessment area. These figures do not include the number of loans originated by smaller institutions that are not required to report small business lending data but operate within the assessment area. Considering competition and the bank's performance in moderate-income census tracts exceeds demographics, performance is reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	5.2	1	1.1	500	1.6
Moderate	17.9	19	20.4	3,530	11.1
Middle	38.3	25	26.9	9,652	30.3
Upper	37.6	46	49.5	17,458	54.7
N/A	1.0	2	2.1	749	2.3
Total	**100.0**	**93**	**100.0**	**31,889**	**100.0**
Source: 2022 D&B Data; Bank Data *Due to rounding, totals may not equal 100.0%*					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, Platinum Bank did not originate any loans in low-income census tracts in the assessment area, and lending in moderate-income census tracts lagged behind demographic data. As stated previously, there is a highly competitive market for home mortgage loans throughout the assessment area. Examiners' review of HMDA market share data from 2021 revealed there were 29,495 home mortgage loans reported in the low- and moderate-income census tract from 434 different financial institutions or mortgage origination companies, which is reflective of a highly competitive market. These factors limit home mortgage lending opportunities in the low- and moderate-income census tracts within the assessment area. Additionally, home mortgage loans are not a major product focus of the institution and are primarily offered as accommodations to business customers. Considering these factors performance is reasonable.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	**% of Owner-Occupied Housing Units**	**#**	**%**	**$(000s)**	**%**
Low	3.2	0	0.0	0	0.0
Moderate	16.3	2	8.0	6,000	44.1
Middle	43.5	6	24.0	1,888	13.9
Upper	36.9	16	64.0	5,512	40.5
N/A	0.1	1	4.0	210	1.5
Total	**100.0**	**25**	**100.0**	**13,610**	**100.0**
Source: 2020 U.S. Census Data; Bank Data *Due to rounding, totals may not equal 100.0%*					

Borrower Profile

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

Small Business Loans

The distribution of sampled small business loans reflects poor lending penetration to businesses with gross annual revenues of $1 million or less. As illustrated in the following table, the bank's lending performance to businesses with gross annual revenues of $1 million or less is significantly lower than demographic data.

Management commented on significant competition from other institutions within its assessment area, which contributes to the disparity. Examiners confirmed the high level of competition for small business loans by reviewing 2021 small business aggregate lending data from institutions that are CRA reporters. This data indicates that within the assessment area, 208 lenders reported 66,621 small business loans in 2021. The 2021 CRA aggregate data also revealed the primary originators of the reported small business loans include large national banks and do not include the number of loans originated by smaller institutions that are not required to report small business lending data but operate within the assessment area. Collectively, the three largest lenders in the assessment area account for 52.6 percent of the small business lending market share. This results in fewer small business lending opportunities within the assessment area.

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

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	89.3	36	38.7	9,188	28.8
>$1,000,000	3.8	57	61.3	22,701	71.2
Revenue Not Available	6.9	0	0.0	0	0.0
Total	**100.0**	**93**	**100.0**	**31,889**	**100.0**
Source: 2022 D&B Data; Bank Data. *Due to rounding, totals may not equal 100.0%*					

Home Mortgage Loans

Examiners use the Borrower Profile analysis to show the dispersion of loans to individuals of low-, moderate-, middle-, and upper-income. Because Platinum Bank's home mortgage lending focus is primarily for investment properties, a majority of the home mortgage were to businesses. Only 5 loans were to natural persons, 0 to low-income borrowers, 1 to a moderate-income borrower, 1 to a middle-income borrower, and 3 to upper-income borrowers. The remaining 20 loans were to businesses. Since a majority of the loans are to businesses and there are a limited number of loans to individuals of different income levels, a review of the borrower profile criterion for home mortgage loans would not result in meaningful conclusions.

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

Platinum Bank's community development performance demonstrates adequate responsiveness to the community development needs of its assessment area through community development loans, qualified investments, and community development services. Examiners considered the bank's capacity and the need and availability of such opportunities within the assessment area.

Comparable institutions are also used in the analysis of a financial institution to help provide perspective on a bank's performance. For this evaluation, examiners reviewed the activities of three institutions that either have operations in a similar assessment area and/or have a similar lending focus as Platinum Bank and were evaluated using Interagency Intermediate Small Institution Examination Procedures since October 25, 2021. All three institutions' performance included PPP lending, given the timeframe of the evaluations. Platinum Bank's overall community development performance compares reasonably to these institutions.

Community Development Loans

During the CRA review period, the bank originated or renewed 289 community development loans totaling approximately $109.1 million throughout its assessment area and broader statewide or regional area. The bank extended loans primarily in an effort to promote economic development by supporting permanent job creation, retention, or improvement to low- and moderate-income persons; followed by supporting the revitalization and stabilization of low-and moderate-income income geographies; and affordable housing initiatives. The bank was responsive to its assessment

area's credit needs; therefore, qualified community development lending activity that benefitted the broader statewide or regional area was also included.

Community development lending activity includes 258 SBA PPP loans totaling approximately $67.9 million originated during 2020 and 2021. These loans helped finance small businesses as they struggled with the impact of the COVID-19 pandemic. All of the $67.9 million in PPP funds provided benefited the bank's assessment area. The bank's community development loans to total assets ratio (22.9 percent) and community development loans to net loans ratio (27.0 percent) were greater than the ratios of comparable institutions, which ranged from 11.0 to 14.0 percent and 21.4 to 23.3 percent, respectively and also included PPP loans. The following tables provide a breakdown of the community development loans by area benefited and activities by year for each community development purpose.

Community Development Lending by Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Assessment Area	1	5,000	0	0	200	62,646	87	39,950	**288**	**107,596**
Broader Statewide or Regional Area	1	1,553	0	0	0	0	0	0	**1**	**1,553**
Total	**2**	**6,553**	**0**	**0**	**200**	**62,646**	**87**	**39,950**	**289**	**109,149**
Source: Bank Data										

Community Development Lending by Year										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2020 (partial year)	1	1,553	0	0	113	39,672	38	17,576	**152**	**58,800**
2021	1	5,000	0	0	86	21,668	45	14,210	**132**	**40,879**
2022	0	0	0	0	1	1,306	4	8,164	**5**	**9,470**
YTD 2023	0	0	0	0	0	0	0	0	**0**	**0**
Total	**2**	**6,553**	**0**	**0**	**200**	**62,646**	**87**	**39,950**	**289**	**109,149**
Source: Bank Data										

Qualified Investments

Qualified investments and donations since the previous evaluation were considered under this criterion as well as qualifying investments purchased prior to this evaluation that are still outstanding as of the date of this evaluation. Platinum Bank received consideration for 15 qualified investments totaling approximately $8.4 million. This total included 8 donations totaling $5.0 thousand, which primarily promoted community development by donating to organizations that provide community services to low- and moderate-income persons. The bank was responsive to its assessment area's community development investment and donation needs; therefore, qualified community development investment and donation activity that benefitted the broader statewide or regional area was included.

When aggregated for the evaluation period, the bank's qualified investments to total assets ratio was 1.8 percent and represented 14.7 percent of total securities. Platinum Bank's qualified investments to total assets ratio was greater than the peer institutions, whose ratios ranged from 0.4 to 1.3 percent. Further, the bank's qualified investments to total securities ratio was greater than the comparable institutions, whose ratios ranged from 2.7 to 5.7 percent. Overall, Platinum Bank's community development investment and donation activity are responsive to the needs within the assessment area. The following tables illustrate the bank's qualified investments by area benefited and by year and activity for each community development purpose.

Community Development Qualified Investments by Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Assessment Area	1	1,476	6	4	0	0	1	635	**8**	**2,115**
Broader Statewide or Regional Area	0	0	2	1	2	141	3	6,133	**7**	**6,275**
Total	**1**	**1,476**	**8**	**5**	**2**	**141**	**4**	**6,768**	**15**	**8,390**
Source: Bank Data										

Community Development Qualified Investments by Year										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	2	141	1	608	**3**	**749**
2020	1	1,476	0	0	0	0	1	5,000	**2**	**6,476**
2021	0	0	0	0	0	0	2	1,160	**2**	**1,160**
2022	0	0	0	0	0	0	0	0	**0**	**0**
YTD 2023	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**1**	**1,476**	**0**	**0**	**2**	**141**	**4**	**6,768**	**7**	**8,385**
Qualified Grants & Donations	0	0	8	5	0	0	0	0	**8**	**5**
Total	**1**	**1,476**	**8**	**5**	**2**	**141**	**4**	**6,768**	**15**	**8,390**
Source: Bank Data										

Community Development Services

During the CRA review period, bank employees provided 11 instances of financial expertise or technical assistance totaling approximately 129 service hours to 3 different community development-related organizations. These services directly benefited the assessment area. The bank's level of community development services is comparable to the other institutions, whose community development services ranged from 8 to 11 during their respective evaluation periods. The following tables provide a breakdown of community development services by year for each community development purpose.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2020 (partial year)	2	1	0	0	**3**
2021	2	1	0	0	**3**
2022	2	0	0	0	**2**
YTD 2023	2	1	0	0	**3**
Total	**8**	**3**	**0**	**0**	**11**
Source: Bank Data					

In addition to the services noted above, Platinum Bank's headquarters in Oakdale is in close proximity to low- and moderate-income geographies. The bank continues to waive surcharges and bank fees at Money Pass network ATMs and provides no-cost electronic and mobile banking services. Branch hours provide residents easy access to personalized services, while electronic banking services provide convenient 24-hour access to account information.

Further, Platinum Bank was responsive to the needs of low- and moderate-income individuals and small businesses, and consumers by providing loan accommodations and payment deferrals during the COVID-19 pandemic.

Overall, the bank provides reasonable access to products and services specifically designed to meet the needs of the communities served, including low- and moderate-income residents.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

1) The number and amount of community development loans;
2) The number and amount of qualified investments;
3) The extent to which the bank provides community development services; and
4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

PLATINUM BANK

Branch Locations & Services

Assessment Area	Branch Name	Street Address	City	State	Zip	Phone	Business Hours	ATM	State Code	County Code	Census Tract	Income Tract
Washington	Oakdale Main Office	7667 10th Street N	Oakdale	MN	55128	651-332-5200	Mon - Fri 7:30 - 5:00	No	27	163	0709.10	Middle
Hennepin	Plymouth Office	605 N Hwy 169 Suite 100	Plymouth	MN	55441	763-450-3300	Mon - Fri 8:00 - 4:00	No	27	053	0265.07	Middle

**See attached for additional detail of services and fees

PLATINUM BANK

Open and Closed Branches

County	Branch Name	Street Address	City	State	Zip	Action Date	Action	State Code	County Code	Census Tract	Income Tract

*Platinum Bank has not opened or closed any branches in the previous two years

Products and Services

- Personal Checking & Savings Accounts (see attached listing)
- Business Checking & Savings Accounts (see attached listing)
- Personal & Business Certificate of Deposit
- ATM Cards
- Consumer Debit Cards
- Business ATM Cards
- Business Debit Cards
- Night Drop
- Real Time Payments
- Online Banking for business accounts
- Online Banking for personal accounts
- Bill Pay for personal accounts
- Bill Pay for business accounts
- Digital Wallets (Apple Pay/Google Pay)
- Cash Management services for business online banking accounts
- Remote Deposit Capture
- Mobile Banking for business accounts
- Mobile Banking for personal accounts
- Mobile Remote Deposit Anywhere
- Debit Card Management
- Secure Alerts
- E-Statements
- Positive Pay
- Insured Cash Sweep
- Sweep Accounts
- Autobooks
- EDI Reporting
- Merchant Card Services
- Wire Transfers
- ACH Services
- Cashier’s Checks
- Loans (see attached listing)

Personal Checking Options

Platinum Bank offers a variety of low-fee and no-fee personal checking accounts, including some that pay interest.

Essential

This practical choice has no minimum balance requirement and no base monthly service charge. This account is a non-interest bearing account.

- $100.00 minimum to open
- No minimum balance
- 25 checks or debits (including ATM withdrawals) written per month at no charge (A $.25 service charge per check or debit (including ATM) after 25)
- ATM/Debit card to qualified clients with no monthly fee
- E-mail statement delivery at no additional cost (mailed statements are $5.00 per month)
- Internet banking with check images at no additional cost
- Unlimited bill pay at no additional cost

Other Services and Fees

- Cashiers Checks $5.00 each
- Overdraft / NSF fee $37.00 per item
- Stop payments $30.00 each
- Replacement debit/ATM cards $5.00 each
- Returned deposit item $4.00 each
- Domestic outgoing wire $25.00 each
- Domestic incoming wire $15.00 each

Classic

Get more services for a minimum daily balance of just $500.00. This is a non-interest bearing account.

- $500.00 minimum to open
- $500.00 minimum daily balance (monthly service charge of $10.00 if below minimum)
- Unlimited check writing with no service charge
- ATM/Debit cards to qualified clients with no monthly fee
- Internet banking with check images at no additional cost
- E-mail statement delivery at no additional cost (mailed statements are $5.00 per month)
- Unlimited bill pay at no additional cost

Advantage

Our interest-bearing personal checking account offers unlimited check writing without a service charge, a ATM/Debit card (for qualifying clients) with no monthly fee, cashiers checks issued with no fee, plus interest on the monthly tiered balance.

- $2,500.00 minimum to open
- $2,500.00 minimum daily balance (monthly service charge of $15.00 if below minimum)
- Tiered interest rate
- Unlimited check writing with no service charge
- ATM/Debit cards to qualified clients with no monthly fee
- Internet banking with check images at no additional cost
- Unlimited bill pay at no additional cost
- E-mail statement delivery at no additional cost (mailed statements are $5.00 per month)
- First order of checks at no cost up to $10
- Cashiers checks issued with no fee

Contact us at (651) 332-5200 -or- www.platinumbankmn.com

Member FDIC

Business Checking Options

Because every business is different, with different needs, we offer several kinds of business checking accounts and services like internet banking, online bill payment, online cash management and remote deposit. Whether you're just starting up or have been going strong for years, Platinum Bank has a great checking account just for you.

Essential Business

Perfect for the business with small to moderate account activity and a modest ledger balance.

- $100.00 minimum to open
- No minimum balance requirement
- First 500 items per month with no fee (additional items are $.50 each)
- E-mail statement delivery at no additional cost (mailed statements are $5.00 per month)
- Internet banking with check images at no additional cost
- Available cash management module
- Available remote deposit

Other Services and Fees

- Remote deposit $60.00/month
- ACH Origination (low volume) $25/month
- ACH Origination $40/month
- Overdraft / NSF fee $37.00 per item
- Stop payments $30.00 each
- Cashiers checks $5.00 each
- Returned deposit item $4.00 each

Classic Business

Ideal for all businesses, with no minimum balance requirement and per item costs offset by an available credit for collected funds.

- $100.00 minimum to open
- No minimum balance requirement
- Internet banking with check images at no additional cost

The following service fees may be offset by an earnings credit:

- $15.00 monthly maintenance fee
- $.20 per check written
- $.40 per deposit made
- $.12 per on-us item deposited
- $.12 per transit item deposited
- $.08 per ACH debit/credit
- E-mail statement delivery at no additional cost (mailed statements are $5.00 per month)
- Available cash management module
- Available remote deposit

Contact us at (651) 332-5200 -or- www.platinumbankmn.com

03/20

PLATINUM BANK

Advantage Business

Designed specifically for sole proprietorships, this account option offers low minimum balances and fees, interest earning, free internet banking and access to our most advanced cash management and remote deposit tools.

- $100.00 minimum to open
- $15,000.00 minimum daily balance
- Monthly fee of $25.00 if minimum balance is not maintained
- Tiered interest rate paid on collected balance
- First 500 items per month with no fee (each additional items are $.50 each)
- E-mail statement delivery at no additional cost (mailed statements are $5.00 per month)
- Internet banking with check images at no additional cost

Neighborhood Checking

Non-profit and community organization checking.

- $100 minimum to open
- $1,000 minimum daily balance
- Monthly fee of $10.00 if minimum balance is not maintained
- First 250 items per month with no fee (each additional items are $.50 each)
- Internet banking with check images at no additional cost
- E-mail statement delivery at no additional cost (mailed Statements are $5.00 per month)
- Available cash management module

Member FDIC

FEE SCHEDULE

Platinum Bank
7667 Tenth Street North
Oakdale, Minnesota 55128

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

ACH Origination (low volume <25 items) - Commercial Online Fee/month.	$25.00
ACH Origination - Commercial Online Fee/month	$40.00
ACH Origination - Same Day Fee/batch	$15.00
ACH Positive Pay per month / per account (5)	$15.00
Autobooks Full Service Reporting (Basic Service is free) (7)	$9.99
Cashier's Check - Customer	$5.00
Cashier's Check - Non-Customer	$10.00
EDI Reporting per month	$10.00
Line of Credit Sweep Account per month (2)	$175.00
Mailed Statement per month	$5.00
NSF Paid Item Fee(s) per item (Max of 6 items & max of $222 fee/day)	$37.00
NSF Returned Item Fee(s) per item (6)	$37.00
Peg Balance Account per month (3)	$25.00
Positive Pay per month / per account (4)	$65.00
Positive Pay per month / per account (low volume <75 items) (4)	$35.00
Record Research per hour (plus $1.00/page)	$35.00
Remote Deposit per month (1)	$60.00
Replacement Security Token per token	$25.00
Returned Deposited Item per item	$4.00
Statement Printout per statement month	$2.00
Stop Payment per item	$30.00
Wire Transfers - Incoming International	$15.00
Wire Transfers - Incoming Domestic	$15.00
Wire Transfers - Outgoing Domestic	$25.00
Wire Transfers - Outgoing Domestic (Online)	$15.00
Wire Transfers - Outgoing International	$50.00
Wire Transfers - Outgoing International (Online)	$35.00

(1) Remote Deposit service allows you to make deposits into your company's designated checking account electronically. A scanner is provided by Platinum Bank at no additional cost.

(2) An automatic transfer of funds occurs from the Business Line of Credit Account to the Deposit Account to maintain a target balance in the Deposit Account and/or an automatic transfer of funds occurs from the Deposit Account to pay down the Business Line of Credit Account.

(3) A Peg Balance Account is a business checking account that maintains a targeted balance at all times. When checks clear or deposits are made to the account, funds are swept to or from another deposit account.

(4) A check matching service that identifies possible fraudulent checks clearing in a business checking account.

(5) An ACH matching service that identifies possible fraudulent ACH items clearing in a business checking account.

(6) We may charge you non-sufficient funds fees for each resubmission of a debit or re-presentment of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time.

(7) Per transaction processing fee: Debit or Credit Card: 3.49% / ACH 1.00%

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PLATINUM BANK

Commercial / Business Lending

Equipment Finance

- 3-5 year terms
- Variable rate options
- New and used

Real Estate Finance

- Owner occupied
- Non owner occupied
- Amortization periods up to 25 years
- Up to 80% loan to value
- Fixed rate or variable rate options

Construction Loans

- Owner occupied
- Non owner occupied
- Perm out options with one fee
- Fixed rate or variable rate options

Specialty Real Estate Loans – Recreational Vehicle Parks or Campgrounds

- Amortization periods up to 25 years
- Up to 65% loan to value
- Fixed rate or variable rate options

Specialty Real Estate Loans – "Airbnb" or VRBO" Rental Real Estate

- Amortization periods up to 25 years
- Up to 75% loan to value
- Fixed or variable rate options

Working Capital Credit Lines

- Variable rate
- Interest only monthly payments
- Terms up to 120 months
- Internet transfer options

SBA Lending

- Full access to all SBA programs
    - 504 real estate loan programs
    - 7(a) program
    - Low doc program
- Assisted packaging programs available

Letters of Credit

- All types customized for both user and benefactor

<u>Consumer / Private Banking Loan Products</u>

Mortgage / Home Equity Loans

- 5/1 Adjustable-rate mortgage, 10-year term
- Up to 80% loan to value option
- Up to 30 year amortization

Home Equity Lines

- Variable rate
- Up to 80% loan to value options
- 10-year term
- Interest only monthly payments

Consumer Residential Construction

- Variable rate
- Up to 75% loan to value options
- Up to 12-month term
- Interest only monthly payments

Marketable Securities and Cash Value Life Insurance Secured (Open End)

- Variable Rate
- Up to 90% loan to value options
- Up to 36 months
- Interest Only Payments

Automobile

- Up to 72-month term available
- Fixed rate

Unsecured Loans

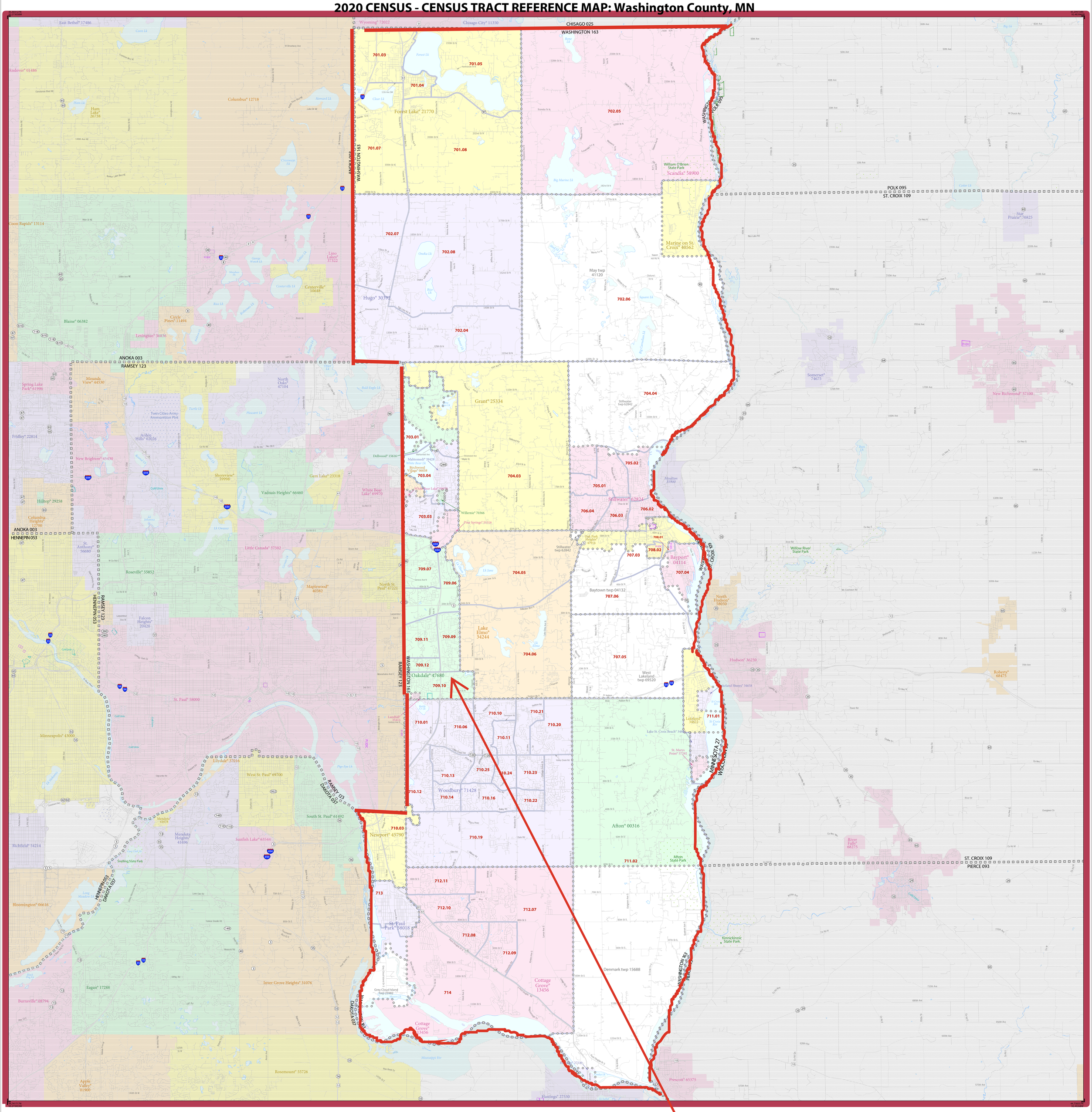
- Up to 36-month term
- 12-month term line of credit

ASSESSMENT AREA

The Community Reinvestment Act assessment area for Platinum Bank is Washington, Ramsey, Dakota, Hennepin, Anoka and Carver counties in Minnesota and St. Croix County in Wisconsin. These counties are encompassed by the Minneapolis/St. Paul Metropolitan Statistical Area (MSA).

The Bank will serve the needs of all business and the individuals who live and work in this area.

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation		NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		Incline Village 35100
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	94 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '°' following an MCD name denotes a false MCD. A '°' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

PLATINUM BANK

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:70,603

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
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Spheroid: GRS 80
1st Standard Parallel: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: -93 21 39
Latitude of Projection's Origin: 43 30 01
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Washington County (163)
ENTITY TYPE: County or statistically equivalent entity
ST: Minnesota (27)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 2496271630O1

United States® Census 2020

2024 FFIEC Census Report - Summary Census Demographic Information
MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI
State: 27 - MINNESOTA (MN)
County: 163 - WASHINGTON COUNTY
Tract: All Tracts

FFIEC Federal Financial Institutions Examination Council

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	163	0701.03	Middle	No	91.43	$123,700	$113,099	$95,067	5957	17.64	1051	1017	1160
27	163	0701.04	Moderate	No	64.95	$123,700	$80,343	$67,535	2952	11.35	335	983	1267
27	163	0701.05	Upper	No	151.00	$123,700	$186,787	$157,012	4147	7.40	307	1621	1820
27	163	0701.07	Middle	No	94.00	$123,700	$116,278	$97,743	3758	13.92	523	973	1182
27	163	0701.08	Middle	No	119.29	$123,700	$147,562	$124,038	3797	12.59	478	1269	1373
27	163	0702.04	Middle	No	118.34	$123,700	$146,387	$123,047	6736	10.67	719	2010	2229
27	163	0702.05	Middle	No	109.92	$123,700	$135,971	$114,292	3984	7.23	288	1222	1636
27	163	0702.06	Upper	No	128.80	$123,700	$159,326	$133,929	3334	6.15	205	1334	1596
27	163	0702.07	Upper	No	123.90	$123,700	$153,264	$128,828	5002	14.61	731	1453	1923
27	163	0702.08	Middle	No	88.68	$123,700	$109,697	$92,208	4028	15.74	634	1353	1416
27	163	0703.01	Upper	No	178.92	$123,700	$221,324	$186,042	1689	9.59	162	607	666
27	163	0703.03	Upper	No	132.64	$123,700	$164,076	$137,917	4781	10.19	487	1674	1817
27	163	0703.04	Middle	No	117.26	$123,700	$145,051	$121,926	5180	13.75	712	1468	1656
27	163	0704.03	Middle	No	115.00	$123,700	$142,255	$119,583	3777	8.45	319	1225	1380
27	163	0704.04	Upper	No	146.35	$123,700	$181,035	$152,171	4346	8.54	371	1243	1355
27	163	0704.05	Upper	No	189.01	$123,700	$233,805	$196,528	5097	11.28	575	1316	1446
27	163	0704.06	Middle	No	118.57	$123,700	$146,671	$123,295	6245	25.01	1562	1623	1788
27	163	0705.01	Upper	No	128.09	$123,700	$158,447	$133,194	3526	8.11	286	1084	1227
27	163	0705.02	Middle	No	98.96	$123,700	$122,414	$102,902	4035	9.86	398	1170	1477
27	163	0706.02	Middle	No	86.41	$123,700	$106,889	$89,856	2808	9.83	276	1070	1225
27	163	0706.03	Middle	No	83.86	$123,700	$103,735	$87,200	2450	17.71	434	622	921
27	163	0706.04	Middle	No	94.97	$123,700	$117,478	$98,750	3961	11.54	457	1226	1457
27	163	0707.03	Middle	No	92.49	$123,700	$114,410	$96,170	3282	16.30	535	973	1108
27	163	0707.04	Middle	No	109.59	$123,700	$135,563	$113,958	2510	10.08	253	701	829
27	163	0707.05	Upper	No	149.96	$123,700	$185,501	$155,932	3976	11.82	470	1351	1566

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

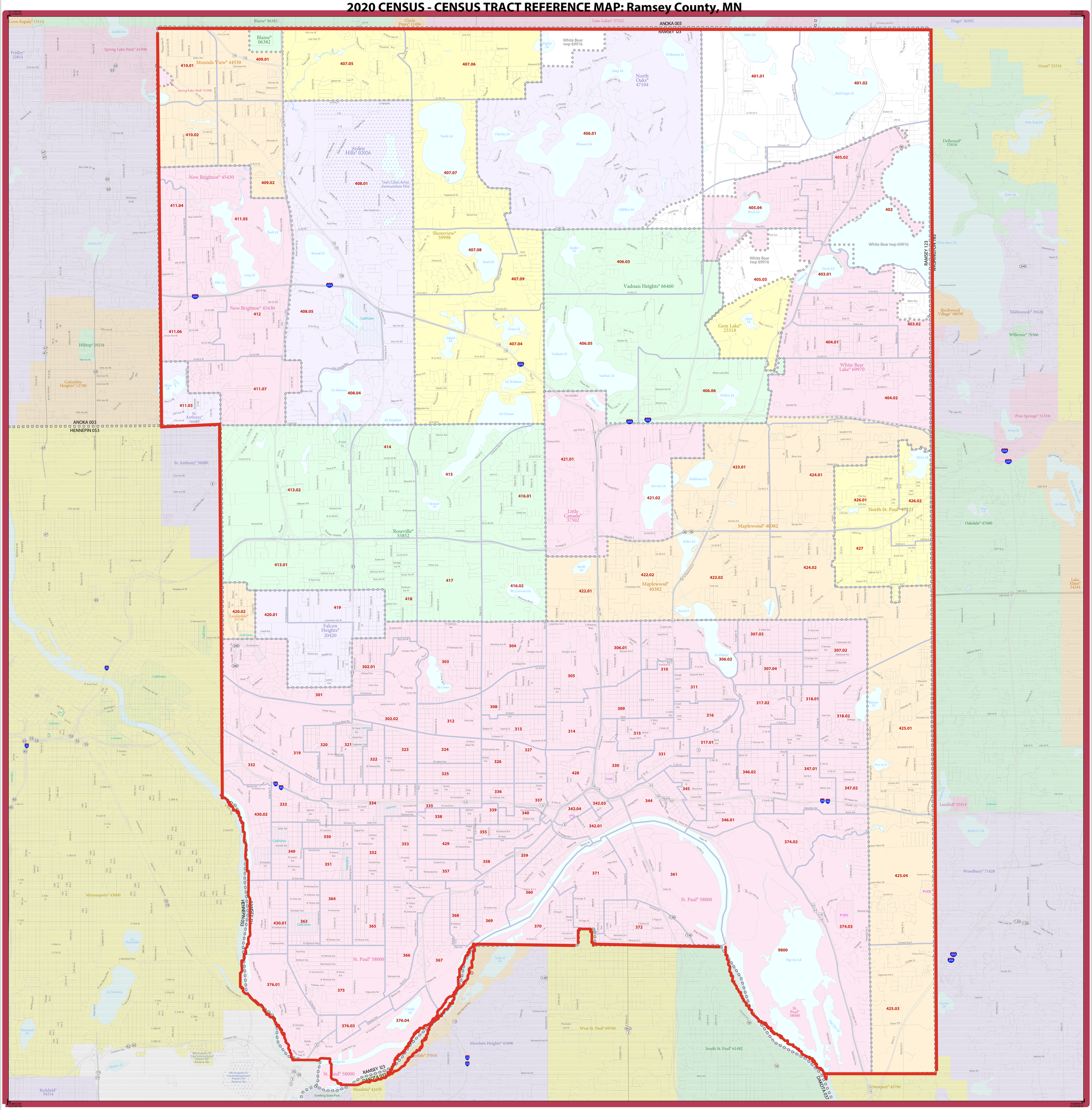
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	163	0707.06	Upper	No	160.49	$123,700	$198,526	$166,875	3395	8.04	273	788	986
27	163	0708.01	Unknown	No	0.00	$123,700	$0	$0	1523	67.50	1028	0	0
27	163	0708.02	Unknown	No	0.00	$123,700	$0	$0	378	69.05	261	0	0
27	163	0709.06	Middle	No	97.31	$123,700	$120,372	$101,183	5211	33.03	1721	1615	1770
27	163	0709.07	Middle	No	92.22	$123,700	$114,076	$95,893	5359	40.03	2145	1633	1697
27	163	0709.09	Middle	No	99.30	$123,700	$122,834	$103,250	5617	29.25	1643	1833	1882
27	163	0709.10	Middle	No	96.66	$123,700	$119,568	$100,506	5141	34.82	1790	1821	1965
27	163	0709.11	Moderate	No	78.79	$123,700	$97,463	$81,932	4736	34.12	1616	1243	1603
27	163	0709.12	Moderate	No	55.40	$123,700	$68,530	$57,604	3082	39.62	1221	782	875
27	163	0710.01	Moderate	No	77.61	$123,700	$96,004	$80,703	5089	36.61	1863	1299	1269
27	163	0710.03	Moderate	No	66.52	$123,700	$82,285	$69,167	3797	32.66	1240	1020	1261
27	163	0710.06	Middle	No	114.20	$123,700	$141,265	$118,750	5053	32.79	1657	1426	1592
27	163	0710.10	Upper	No	133.24	$123,700	$164,818	$138,547	5169	27.86	1440	1543	1865
27	163	0710.11	Upper	No	152.30	$123,700	$188,395	$158,365	2943	20.25	596	982	988
27	163	0710.12	Moderate	No	78.06	$123,700	$96,560	$81,173	5143	32.16	1654	1568	2140
27	163	0710.13	Middle	No	110.71	$123,700	$136,948	$115,114	5201	24.05	1251	1756	1912
27	163	0710.14	Upper	No	129.39	$123,700	$160,055	$134,537	4129	24.49	1011	1379	1414
27	163	0710.16	Upper	No	168.75	$123,700	$208,744	$175,469	4477	22.29	998	1446	1484
27	163	0710.19	Upper	No	156.68	$123,700	$193,813	$162,917	13470	27.78	3742	2675	2727
27	163	0710.20	Upper	No	157.99	$123,700	$195,434	$164,276	4274	27.96	1195	1297	1370
27	163	0710.21	Middle	No	116.06	$123,700	$143,566	$120,685	4789	34.58	1656	1703	1839
27	163	0710.22	Upper	No	129.36	$123,700	$160,018	$134,515	3610	29.47	1064	804	973
27	163	0710.23	Upper	No	122.25	$123,700	$151,223	$127,115	5093	34.36	1750	1438	1800
27	163	0710.24	Middle	No	118.13	$123,700	$146,127	$122,829	2558	21.97	562	727	961
27	163	0710.25	Middle	No	107.99	$123,700	$133,584	$112,292	4104	29.29	1202	1075	1272
27	163	0711.01	Middle	No	99.21	$123,700	$122,723	$103,162	3445	7.55	260	1324	1621
27	163	0711.02	Upper	No	129.27	$123,700	$159,907	$134,414	4758	10.87	517	1754	1939
27	163	0712.07	Middle	No	114.85	$123,700	$142,069	$119,427	8830	20.63	1822	2538	2650
27	163	0712.08	Middle	No	96.25	$123,700	$119,061	$100,083	5242	24.86	1303	1757	1862

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	163	0712.09	Middle	No	105.07	$123,700	$129,972	$109,255	5938	25.38	1507	1883	1932
27	163	0712.10	Middle	No	89.55	$123,700	$110,773	$93,113	5712	32.93	1881	1224	1369
27	163	0712.11	Upper	No	139.88	$123,700	$173,032	$145,446	5323	28.48	1516	1267	1442
27	163	0713.00	Middle	No	89.40	$123,700	$110,588	$92,962	5520	26.21	1447	1633	2109
27	163	0714.00	Middle	No	97.90	$123,700	$121,102	$101,797	8101	23.34	1891	2347	2737

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

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Ramsey County, MN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Blaine° 06382
Circle Pines° 11494
Lino Lakes° 37322
Hugo° 30392
Fridley° 22814
Spring Lake Park° 61996
Mounds View° 44530
New Brighton° 45430
Arden Hills° 02026
Twin Cities Army Ammunition Plnt
Shoreview° 59998
White Bear twp 69916
North Oaks° 47104
Vadnais Heights° 66460
Gem Lake° 23318
White Bear Lake° 69970
Dellwood° 15616
Grant° 25334
Birchwood Village° 06058
Mahtomedi° 39428
Willernie° 70366
Pine Springs° 51316
Oakdale° 47680
Lake Elmo° 34244
Landfall° 35414
Woodbury° 71428
Hilltop° 29258
Columbia Heights° 12700
St. Anthony° 56680
Roseville° 55852
Little Canada° 37502
Maplewood° 40382
North St. Paul° 47221
Falcon Heights° 20420
Lauderdale° 35738
St. Paul° 58000
Minneapolis° 43000
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Gilfillan Lk
Sucker Lk
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Pine Tree Lk
Echo Lk
Lk Johanna
Lk Wabasso
Lk Owasso
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Lk Como
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Interstate 35W
Interstate 35E
Interstate 94
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Interstate 35
Interstate 94
Interstate 494
Interstate 35E
Interstate 35W

2024 FFIEC Census Report - Summary Census Demographic Information
MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI
State: 27 - MINNESOTA (MN)
County: 123 - RAMSEY COUNTY
Tract: All Tracts

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	123	0301.00	Middle	No	109.33	$123,700	$135,241	$113,682	4598	24.75	1138	1103	1520
27	123	0302.01	Middle	No	114.20	$123,700	$141,265	$118,750	5090	18.64	949	1657	1915
27	123	0302.02	Middle	No	82.83	$123,700	$102,461	$86,125	2056	32.59	670	173	109
27	123	0303.00	Middle	No	106.55	$123,700	$131,802	$110,788	5788	20.61	1193	2044	2213
27	123	0304.00	Low	No	39.72	$123,700	$49,134	$41,305	6253	67.65	4230	828	997
27	123	0305.00	Low	No	39.16	$123,700	$48,441	$40,721	6312	84.32	5322	623	1203
27	123	0306.01	Low	No	42.37	$123,700	$52,412	$44,063	6067	85.36	5179	723	1021
27	123	0306.02	Moderate	No	71.07	$123,700	$87,914	$73,899	4395	56.25	2472	1039	1307
27	123	0307.02	Moderate	No	76.89	$123,700	$95,113	$79,949	5651	61.21	3459	1392	1668
27	123	0307.03	Moderate	No	73.94	$123,700	$91,464	$76,890	4702	70.46	3313	872	1187
27	123	0307.04	Low	No	38.04	$123,700	$47,055	$39,563	4756	76.35	3631	704	911
27	123	0308.00	Moderate	No	51.04	$123,700	$63,136	$53,077	5632	72.64	4091	1086	1727
27	123	0309.00	Moderate	No	51.75	$123,700	$64,015	$53,818	3808	75.97	2893	596	1213
27	123	0310.00	Moderate	No	51.54	$123,700	$63,755	$53,594	4657	76.89	3581	651	1250
27	123	0311.00	Moderate	No	57.15	$123,700	$70,695	$59,432	4423	60.41	2672	868	1233
27	123	0312.00	Middle	No	86.65	$123,700	$107,186	$90,104	2991	42.43	1269	912	1016
27	123	0313.00	Low	No	49.23	$123,700	$60,898	$51,196	2441	76.98	1879	458	781
27	123	0314.00	Low	No	45.32	$123,700	$56,061	$47,132	3114	75.18	2341	425	744
27	123	0315.00	Low	No	47.12	$123,700	$58,287	$49,000	3136	82.43	2585	370	831
27	123	0316.00	Low	No	41.59	$123,700	$51,447	$43,250	4573	79.93	3655	508	1045
27	123	0317.01	Moderate	No	51.10	$123,700	$63,211	$53,134	2954	77.76	2297	473	768
27	123	0317.02	Low	No	37.79	$123,700	$46,746	$39,301	6380	83.98	5358	653	1395
27	123	0318.01	Low	No	49.04	$123,700	$60,662	$51,000	5330	73.21	3902	758	1133
27	123	0318.02	Moderate	No	57.70	$123,700	$71,375	$60,000	4422	57.62	2548	958	1300
27	123	0319.00	Upper	No	124.72	$123,700	$154,279	$129,688	3169	49.98	1584	269	385

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	123	0320.00	Middle	No	96.12	$123,700	$118,900	$99,944	2767	34.30	949	832	1056
27	123	0321.00	Middle	No	92.99	$123,700	$115,029	$96,691	3190	41.25	1316	396	817
27	123	0322.00	Middle	No	93.20	$123,700	$115,288	$96,912	2557	31.91	816	669	844
27	123	0323.00	Moderate	No	70.37	$123,700	$87,048	$73,173	3589	38.28	1374	970	1196
27	123	0324.00	Low	No	48.00	$123,700	$59,376	$49,911	3010	70.80	2131	544	868
27	123	0325.00	Low	No	46.90	$123,700	$58,015	$48,774	4301	76.63	3296	881	1515
27	123	0326.00	Moderate	No	59.67	$123,700	$73,812	$62,045	3319	84.97	2820	417	803
27	123	0327.00	Low	No	38.01	$123,700	$47,018	$39,527	2776	85.77	2381	240	543
27	123	0330.00	Moderate	No	67.76	$123,700	$83,819	$70,455	2302	76.67	1765	322	483
27	123	0331.00	Low	No	48.78	$123,700	$60,341	$50,729	1816	63.27	1149	213	428
27	123	0332.00	Middle	No	97.37	$123,700	$120,447	$101,250	4009	39.19	1571	465	551
27	123	0333.00	Middle	No	108.03	$123,700	$133,633	$112,333	3178	22.91	728	639	843
27	123	0334.00	Low	No	49.83	$123,700	$61,640	$51,818	3519	50.04	1761	271	588
27	123	0335.00	Low	No	49.32	$123,700	$61,009	$51,282	3435	81.54	2801	919	1282
27	123	0336.00	Low	No	33.47	$123,700	$41,402	$34,803	1602	95.63	1532	123	230
27	123	0337.00	Low	No	30.25	$123,700	$37,419	$31,454	1786	83.09	1484	22	171
27	123	0338.00	Moderate	No	77.79	$123,700	$96,226	$80,885	1827	52.76	964	458	639
27	123	0339.00	Moderate	No	68.18	$123,700	$84,339	$70,893	1584	53.47	847	285	471
27	123	0340.00	Moderate	No	75.73	$123,700	$93,678	$78,750	1742	31.29	545	345	258
27	123	0342.01	Middle	No	89.20	$123,700	$110,340	$92,750	3574	31.25	1117	263	10
27	123	0342.03	Upper	No	169.54	$123,700	$209,721	$176,288	2850	36.46	1039	448	0
27	123	0342.04	Middle	No	102.23	$123,700	$126,459	$106,306	2871	39.64	1138	661	231
27	123	0344.00	Moderate	No	66.34	$123,700	$82,063	$68,984	2198	57.01	1253	357	668
27	123	0345.00	Moderate	No	51.40	$123,700	$63,582	$53,450	4303	69.37	2985	603	1074
27	123	0346.01	Moderate	No	62.38	$123,700	$77,164	$64,871	5714	68.69	3925	951	1219
27	123	0346.02	Moderate	No	53.45	$123,700	$66,118	$55,577	4609	75.22	3467	839	995
27	123	0347.01	Moderate	No	57.48	$123,700	$71,103	$59,773	4804	71.52	3436	627	819
27	123	0347.02	Moderate	No	54.16	$123,700	$66,996	$56,324	4274	66.28	2833	928	1088
27	123	0349.00	Upper	No	152.61	$123,700	$188,779	$158,684	5355	13.46	721	528	830

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	123	0350.00	Upper	No	124.01	$123,700	$153,400	$128,945	2610	14.33	374	649	900
27	123	0351.00	Upper	No	159.61	$123,700	$197,438	$165,962	3456	24.19	836	568	663
27	123	0352.00	Upper	No	147.56	$123,700	$182,532	$153,438	3414	16.26	555	839	1230
27	123	0353.00	Upper	No	131.29	$123,700	$162,406	$136,521	3950	22.68	896	1036	1333
27	123	0355.00	Middle	No	99.86	$123,700	$123,527	$103,833	2292	18.32	420	515	537
27	123	0357.00	Upper	No	210.38	$123,700	$260,240	$218,750	2560	15.12	387	583	777
27	123	0358.00	Upper	No	145.16	$123,700	$179,563	$150,938	3052	15.76	481	643	610
27	123	0359.00	Middle	No	101.11	$123,700	$125,073	$105,139	898	37.75	339	118	229
27	123	0360.00	Upper	No	145.70	$123,700	$180,231	$151,500	2781	31.61	879	568	618
27	123	0361.00	Moderate	No	52.42	$123,700	$64,844	$54,509	1607	83.70	1345	103	352
27	123	0363.00	Upper	No	148.35	$123,700	$183,509	$154,250	4087	15.27	624	1073	1161
27	123	0364.00	Upper	No	133.78	$123,700	$165,486	$139,107	4013	15.55	624	1298	1526
27	123	0365.00	Upper	No	128.56	$123,700	$159,029	$133,682	3985	16.26	648	1187	1344
27	123	0366.00	Upper	No	131.63	$123,700	$162,826	$136,875	4449	14.43	642	1330	1285
27	123	0367.00	Moderate	No	79.34	$123,700	$98,144	$82,500	5135	24.42	1254	1296	1331
27	123	0368.00	Moderate	No	68.13	$123,700	$84,277	$70,842	2344	26.71	626	710	993
27	123	0369.00	Low	No	40.53	$123,700	$50,136	$42,143	2392	28.22	675	518	774
27	123	0370.00	Middle	No	95.42	$123,700	$118,035	$99,219	2841	32.24	916	914	1199
27	123	0371.00	Moderate	No	54.81	$123,700	$67,800	$56,992	5073	51.49	2612	641	1540
27	123	0372.00	Moderate	No	71.16	$123,700	$88,025	$74,000	6061	62.28	3775	1308	1704
27	123	0374.02	Moderate	No	68.43	$123,700	$84,648	$71,154	4128	59.30	2448	737	843
27	123	0374.03	Low	No	43.43	$123,700	$53,723	$45,167	6832	63.28	4323	1227	1381
27	123	0375.00	Upper	No	127.55	$123,700	$157,779	$132,628	5286	24.65	1303	1297	1484
27	123	0376.01	Middle	No	88.60	$123,700	$109,598	$92,125	4165	23.15	964	1056	1325
27	123	0376.03	Low	No	29.57	$123,700	$36,578	$30,750	3105	69.66	2163	72	210
27	123	0376.04	Moderate	No	51.12	$123,700	$63,235	$53,160	2373	43.28	1027	278	159
27	123	0401.01	Middle	No	110.75	$123,700	$136,998	$115,164	2877	13.80	397	915	1027
27	123	0401.02	Upper	No	133.52	$123,700	$165,164	$138,840	4124	10.43	430	1620	1738

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	123	0402.00	Upper	No	122.69	$123,700	$151,768	$127,578	1920	7.55	145	634	750
27	123	0403.01	Middle	No	112.31	$123,700	$138,927	$116,786	1803	11.20	202	705	739
27	123	0403.02	Moderate	No	70.44	$123,700	$87,134	$73,250	5250	18.67	980	1639	1893
27	123	0404.01	Middle	No	90.05	$123,700	$111,392	$93,641	3577	19.99	715	1281	1375
27	123	0404.02	Middle	No	101.45	$123,700	$125,494	$105,485	5987	26.27	1573	1534	1817
27	123	0405.02	Middle	No	83.93	$123,700	$103,821	$87,278	2612	14.70	384	713	994
27	123	0405.03	Middle	No	85.61	$123,700	$105,900	$89,018	3572	16.43	587	1133	1355
27	123	0405.04	Middle	No	91.96	$123,700	$113,755	$95,625	4110	19.12	786	864	1173
27	123	0406.01	Upper	No	210.86	$123,700	$260,834	$219,250	5859	14.64	858	1742	1848
27	123	0406.03	Upper	No	136.05	$123,700	$168,294	$141,466	5177	17.52	907	2284	2324
27	123	0406.05	Middle	No	111.15	$123,700	$137,493	$115,577	3527	21.66	764	1647	1749
27	123	0406.06	Moderate	No	58.00	$123,700	$71,746	$60,313	4208	40.73	1714	805	1261
27	123	0407.04	Middle	No	111.87	$123,700	$138,383	$116,328	6045	26.29	1589	1405	1484
27	123	0407.05	Upper	No	120.80	$123,700	$149,430	$125,608	4278	26.34	1127	1730	1881
27	123	0407.06	Upper	No	144.53	$123,700	$178,784	$150,282	4876	21.31	1039	2106	2161
27	123	0407.07	Middle	No	119.95	$123,700	$148,378	$124,722	4555	15.26	695	1685	1740
27	123	0407.08	Middle	No	103.96	$123,700	$128,599	$108,099	3751	24.47	918	1610	1676
27	123	0407.09	Upper	No	141.57	$123,700	$175,122	$147,202	3416	16.28	556	1150	1096
27	123	0408.01	Middle	No	99.12	$123,700	$122,611	$103,068	3587	31.28	1122	1087	1214
27	123	0408.04	Middle	No	117.01	$123,700	$144,741	$121,667	2111	13.74	290	587	545
27	123	0408.05	Middle	No	114.26	$123,700	$141,340	$118,813	4241	14.17	601	814	915
27	123	0409.01	Middle	No	82.95	$123,700	$102,609	$86,250	2223	30.05	668	785	877
27	123	0409.02	Moderate	No	54.65	$123,700	$67,602	$56,830	4286	44.70	1916	743	1013
27	123	0410.01	Middle	No	93.21	$123,700	$115,301	$96,923	3461	22.45	777	1078	1103
27	123	0410.02	Middle	No	92.68	$123,700	$114,645	$96,375	3484	34.64	1207	860	881
27	123	0411.03	Moderate	No	75.53	$123,700	$93,431	$78,542	3645	41.43	1510	421	306
27	123	0411.04	Middle	No	109.20	$123,700	$135,080	$113,553	3157	23.44	740	869	965
27	123	0411.05	Middle	No	112.90	$123,700	$139,657	$117,394	5961	22.19	1323	1809	1930
27	123	0411.06	Middle	No	118.08	$123,700	$146,065	$122,778	3889	30.11	1171	951	1058

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	123	0411.07	Moderate	No	72.37	$123,700	$89,522	$75,250	6242	36.70	2291	988	1081
27	123	0412.00	Moderate	No	70.01	$123,700	$86,602	$72,798	4205	42.73	1797	863	1066
27	123	0413.01	Middle	No	108.73	$123,700	$134,499	$113,059	3859	32.99	1273	1156	1038
27	123	0413.02	Moderate	No	76.66	$123,700	$94,828	$79,712	4232	19.52	826	898	962
27	123	0414.00	Middle	No	103.58	$123,700	$128,128	$107,708	5817	32.89	1913	1486	1589
27	123	0415.00	Middle	No	87.84	$123,700	$108,658	$91,339	5392	19.34	1043	1769	1609
27	123	0416.01	Middle	No	108.25	$123,700	$133,905	$112,562	6235	29.98	1869	2018	2159
27	123	0416.02	Moderate	No	78.40	$123,700	$96,981	$81,528	3836	45.93	1762	781	732
27	123	0417.00	Middle	No	92.92	$123,700	$114,942	$96,619	2978	20.55	612	1032	1097
27	123	0418.00	Middle	No	87.95	$123,700	$108,794	$91,451	3905	29.37	1147	1088	1176
27	123	0419.00	Upper	No	132.35	$123,700	$163,717	$137,614	3503	26.03	912	1061	1177
27	123	0420.01	Moderate	No	75.53	$123,700	$93,431	$78,542	1866	43.94	820	196	281
27	123	0420.02	Moderate	No	72.73	$123,700	$89,967	$75,625	2271	31.57	717	634	827
27	123	0421.01	Moderate	No	67.20	$123,700	$83,126	$69,881	6052	45.52	2755	1555	1268
27	123	0421.02	Middle	No	98.88	$123,700	$122,315	$102,813	4747	38.93	1848	1311	1476
27	123	0422.01	Moderate	No	61.63	$123,700	$76,236	$64,083	1504	53.06	798	341	480
27	123	0422.02	Middle	No	80.82	$123,700	$99,974	$84,044	5351	48.98	2621	1150	1362
27	123	0423.01	Middle	No	107.33	$123,700	$132,767	$111,607	3059	35.01	1071	977	953
27	123	0423.02	Middle	No	88.40	$123,700	$109,351	$91,917	5246	46.74	2452	1241	1395
27	123	0424.01	Middle	No	104.09	$123,700	$128,759	$108,233	6482	43.24	2803	1324	1664
27	123	0424.02	Moderate	No	67.15	$123,700	$83,065	$69,830	6649	47.48	3157	1686	1899
27	123	0425.01	Moderate	No	62.41	$123,700	$77,201	$64,900	5965	46.30	2762	1495	1561
27	123	0425.03	Upper	No	131.81	$123,700	$163,049	$137,059	3248	29.03	943	967	1008
27	123	0425.04	Middle	No	105.44	$123,700	$130,429	$109,643	4248	44.35	1884	1481	1537
27	123	0426.01	Moderate	No	68.61	$123,700	$84,871	$71,339	4647	42.35	1968	1016	1294
27	123	0426.02	Middle	No	93.30	$123,700	$115,412	$97,014	2292	22.77	522	566	706
27	123	0427.00	Moderate	No	79.79	$123,700	$98,700	$82,973	5425	38.30	2078	1374	1593
27	123	0428.00	Low	No	28.55	$123,700	$35,316	$29,693	2513	83.33	2094	74	441

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27	123	0429.00	Upper	No	128.63	$123,700	$159,115	$133,750	3989	26.00	1037	880	1130
27	123	0430.01	Upper	No	143.70	$123,700	$177,757	$149,420	4574	13.58	621	1199	1395
27	123	0430.02	Upper	No	163.89	$123,700	$202,732	$170,417	2003	14.83	297	466	532
27	123	9800.00	Unknown	No	0.00	$123,700	$0	$0	0	0.00	0	0	0

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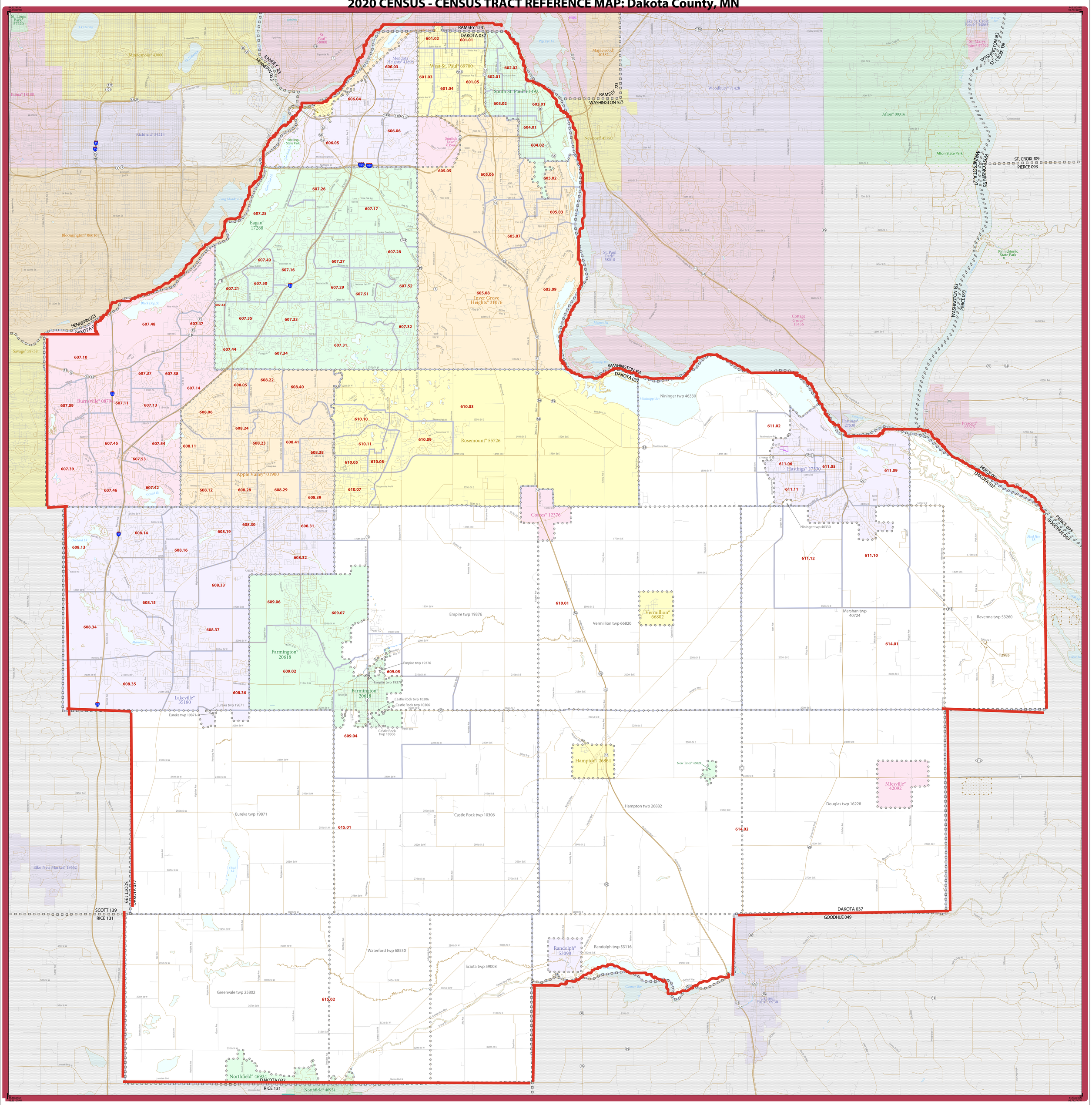
2020 CENSUS - CENSUS TRACT REFERENCE MAP: Dakota County, MN



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲ ▼	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	PJDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	35 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' ° ' following an MCD name denotes a false MCD. A ' ° ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

OFF-RESERVATION TRUST LAND NAMES
T2985 Prairie Island

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:57,967

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: -93 21 39
Latitude of Projection's Origin: 43 30 01
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Dakota County (037)
ENTITY TYPE: County or statistically equivalent entity
ST: Minnesota (27)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249627037001

United States® Census 2020

2024 FFIEC Census Report - Summary Census Demographic Information
MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI
State: 27 - MINNESOTA (MN)
County: 037 - DAKOTA COUNTY
Tract: All Tracts

FFIEC Federal Financial Institutions Examination Council

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	037	0601.01	Middle	No	89.89	$123,700	$111,194	$93,472	3776	38.59	1457	1130	1263
27	037	0601.02	Middle	No	86.42	$123,700	$106,902	$89,864	2890	28.65	828	876	946
27	037	0601.03	Middle	No	113.72	$123,700	$140,672	$118,250	2793	18.44	515	964	1046
27	037	0601.04	Moderate	No	72.17	$123,700	$89,274	$75,041	5849	35.84	2096	1216	1281
27	037	0601.05	Moderate	No	58.44	$123,700	$72,290	$60,771	5307	48.11	2553	844	807
27	037	0602.01	Moderate	No	71.63	$123,700	$88,606	$74,479	2670	31.05	829	962	1011
27	037	0602.02	Middle	No	92.56	$123,700	$114,497	$96,250	3534	25.30	894	820	984
27	037	0603.01	Moderate	No	64.44	$123,700	$79,712	$67,008	4437	32.54	1444	859	1376
27	037	0603.02	Middle	No	87.34	$123,700	$108,040	$90,817	3654	27.81	1016	1119	1266
27	037	0604.01	Moderate	No	76.77	$123,700	$94,964	$79,826	2601	31.14	810	832	980
27	037	0604.02	Moderate	No	63.07	$123,700	$78,018	$65,583	3594	35.06	1260	921	1195
27	037	0605.02	Moderate	No	74.77	$123,700	$92,490	$77,750	4489	32.01	1437	1199	1451
27	037	0605.03	Middle	No	86.42	$123,700	$106,902	$89,866	4994	32.74	1635	1492	1909
27	037	0605.05	Middle	No	88.82	$123,700	$109,870	$92,357	6704	38.47	2579	782	839
27	037	0605.06	Middle	No	103.56	$123,700	$128,104	$107,688	5499	25.00	1375	1561	1881
27	037	0605.07	Middle	No	110.48	$123,700	$136,664	$114,875	3285	21.92	720	1187	1235
27	037	0605.08	Upper	No	139.28	$123,700	$172,289	$144,826	5886	20.85	1227	1811	1959
27	037	0605.09	Middle	No	107.32	$123,700	$132,755	$111,590	5735	21.85	1253	2136	2607
27	037	0606.03	Upper	No	135.31	$123,700	$167,378	$140,694	4590	11.00	505	1551	1499
27	037	0606.04	Upper	No	153.14	$123,700	$189,434	$159,236	3394	9.46	321	1344	1065
27	037	0606.05	Middle	No	81.85	$123,700	$101,248	$85,110	1850	20.76	384	421	703
27	037	0606.06	Upper	No	154.89	$123,700	$191,599	$161,050	2902	10.92	317	963	982
27	037	0607.09	Middle	No	104.00	$123,700	$128,648	$108,141	5898	38.93	2296	1576	1795
27	037	0607.10	Moderate	No	79.30	$123,700	$98,094	$82,454	4468	50.58	2260	723	882
27	037	0607.11	Moderate	No	51.65	$123,700	$63,891	$53,708	4821	38.33	1848	887	589

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27	037	0607.13	Middle	No	91.14	$123,700	$112,740	$94,775	3211	27.25	875	1059	1107
27	037	0607.14	Middle	No	93.35	$123,700	$115,474	$97,071	4594	28.93	1329	1376	1378
27	037	0607.16	Upper	No	133.30	$123,700	$164,892	$138,611	3650	28.38	1036	1007	1159
27	037	0607.17	Middle	No	113.00	$123,700	$139,781	$117,500	2408	33.89	816	482	586
27	037	0607.21	Middle	No	103.53	$123,700	$128,067	$107,656	2671	33.58	897	592	749
27	037	0607.25	Middle	No	88.03	$123,700	$108,893	$91,540	4314	40.24	1736	854	769
27	037	0607.26	Moderate	No	65.24	$123,700	$80,702	$67,841	3158	42.24	1334	461	577
27	037	0607.27	Middle	No	82.87	$123,700	$102,510	$86,176	3570	39.89	1424	614	801
27	037	0607.28	Upper	No	134.67	$123,700	$166,587	$140,035	5477	30.25	1657	1619	1643
27	037	0607.29	Upper	No	151.74	$123,700	$187,702	$157,782	3930	23.18	911	1320	1347
27	037	0607.31	Upper	No	129.83	$123,700	$160,600	$135,000	5142	21.92	1127	1668	1807
27	037	0607.32	Upper	No	149.53	$123,700	$184,969	$155,481	5526	19.33	1068	1660	1769
27	037	0607.33	Middle	No	80.54	$123,700	$99,628	$83,750	4118	30.16	1242	1346	1583
27	037	0607.34	Upper	No	134.50	$123,700	$166,377	$139,856	4683	24.62	1153	1716	1893
27	037	0607.35	Moderate	No	68.10	$123,700	$84,240	$70,810	5113	36.06	1844	1403	1690
27	037	0607.37	Moderate	No	73.48	$123,700	$90,895	$76,406	5078	40.37	2050	1473	1184
27	037	0607.38	Middle	No	93.84	$123,700	$116,080	$97,578	3771	41.69	1572	796	987
27	037	0607.39	Middle	No	90.24	$123,700	$111,627	$93,836	5857	43.35	2539	1697	1903
27	037	0607.42	Middle	No	112.00	$123,700	$138,544	$116,458	3704	18.30	678	1252	1312
27	037	0607.43	Middle	No	85.07	$123,700	$105,232	$88,456	1544	57.38	886	333	388
27	037	0607.44	Upper	No	126.99	$123,700	$157,087	$132,045	1688	22.33	377	497	541
27	037	0607.45	Middle	No	83.95	$123,700	$103,846	$87,292	4719	44.46	2098	842	1035
27	037	0607.46	Moderate	No	73.69	$123,700	$91,155	$76,625	3524	36.10	1272	897	841
27	037	0607.47	Middle	No	89.56	$123,700	$110,786	$93,125	3818	39.37	1503	952	1109
27	037	0607.48	Middle	No	101.82	$123,700	$125,951	$105,875	3583	38.65	1385	989	998
27	037	0607.49	Middle	No	83.47	$123,700	$103,252	$86,797	1558	30.30	472	523	387
27	037	0607.50	Moderate	No	68.76	$123,700	$85,056	$71,500	4361	35.43	1545	1008	1150
27	037	0607.51	Upper	No	174.58	$123,700	$215,955	$181,531	2609	22.42	585	700	700
27	037	0607.52	Upper	No	143.56	$123,700	$177,584	$149,272	3335	16.07	536	1028	1028

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	037	0607.53	Moderate	No	59.38	$123,700	$73,453	$61,742	2340	47.18	1104	426	487
27	037	0607.54	Middle	No	92.54	$123,700	$114,472	$96,228	4931	40.99	2021	1350	1789
27	037	0608.05	Middle	No	81.26	$123,700	$100,519	$84,500	3671	59.68	2191	514	663
27	037	0608.06	Middle	No	116.56	$123,700	$144,185	$121,205	5813	21.78	1266	1874	2022
27	037	0608.11	Middle	No	83.18	$123,700	$102,894	$86,493	5632	27.63	1556	1480	1650
27	037	0608.12	Middle	No	95.42	$123,700	$118,035	$99,223	6085	31.68	1928	1980	2195
27	037	0608.13	Upper	No	122.70	$123,700	$151,780	$127,580	4752	20.52	975	1443	1653
27	037	0608.14	Middle	No	102.95	$123,700	$127,349	$107,054	6051	18.44	1116	1849	1961
27	037	0608.15	Upper	No	128.30	$123,700	$158,707	$133,409	5376	18.84	1013	1610	1720
27	037	0608.16	Upper	No	153.32	$123,700	$189,657	$159,421	6776	17.10	1159	2056	2192
27	037	0608.19	Upper	No	130.45	$123,700	$161,367	$135,638	6341	18.62	1181	2012	2268
27	037	0608.22	Middle	No	109.90	$123,700	$135,946	$114,271	1416	17.73	251	522	589
27	037	0608.23	Upper	No	137.65	$123,700	$170,273	$143,125	4297	18.87	811	1243	1363
27	037	0608.24	Middle	No	99.59	$123,700	$123,193	$103,558	3609	19.42	701	1162	1203
27	037	0608.28	Middle	No	80.84	$123,700	$99,999	$84,063	5335	41.63	2221	866	1095
27	037	0608.29	Middle	No	81.39	$123,700	$100,679	$84,630	3948	42.38	1673	1019	1321
27	037	0608.30	Middle	No	99.43	$123,700	$122,995	$103,387	4146	26.97	1118	1030	1272
27	037	0608.31	Upper	No	147.58	$123,700	$182,556	$153,452	7174	23.24	1667	2066	2183
27	037	0608.32	Middle	No	104.59	$123,700	$129,378	$108,750	5436	29.78	1619	1684	1775
27	037	0608.33	Middle	No	95.42	$123,700	$118,035	$99,222	4362	25.47	1111	1072	1099
27	037	0608.34	Upper	No	161.63	$123,700	$199,936	$168,065	2837	12.58	357	827	960
27	037	0608.35	Middle	No	117.65	$123,700	$145,533	$122,330	5642	16.16	912	1713	1840
27	037	0608.36	Middle	No	88.72	$123,700	$109,747	$92,250	5015	27.42	1375	1412	1576
27	037	0608.37	Upper	No	127.38	$123,700	$157,569	$132,446	5582	20.14	1124	1130	1320
27	037	0608.38	Middle	No	90.60	$123,700	$112,072	$94,212	4431	23.04	1021	1641	1698
27	037	0608.39	Upper	No	126.04	$123,700	$155,911	$131,058	5263	34.35	1808	1259	1303
27	037	0608.40	Upper	No	137.99	$123,700	$170,694	$143,480	3408	15.85	540	1319	1330
27	037	0608.41	Middle	No	102.45	$123,700	$126,731	$106,528	3466	18.44	639	1135	1261

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	037	0609.02	Upper	No	120.61	$123,700	$149,195	$125,411	4495	12.86	578	1439	1608
27	037	0609.04	Moderate	No	71.88	$123,700	$88,916	$74,740	3797	18.96	720	1072	1281
27	037	0609.05	Middle	No	90.16	$123,700	$111,528	$93,750	5974	20.12	1202	1404	1824
27	037	0609.06	Upper	No	125.51	$123,700	$155,256	$130,509	3212	16.13	518	1123	1124
27	037	0609.07	Middle	No	116.23	$123,700	$143,777	$120,854	8103	19.23	1558	2298	2439
27	037	0610.01	Middle	No	117.21	$123,700	$144,989	$121,875	4283	8.76	375	1321	1483
27	037	0610.03	Upper	No	152.40	$123,700	$188,519	$158,462	2674	19.52	522	630	683
27	037	0610.05	Moderate	No	78.99	$123,700	$97,711	$82,132	2356	25.34	597	535	718
27	037	0610.07	Middle	No	112.88	$123,700	$139,633	$117,377	4800	22.08	1060	1732	1753
27	037	0610.08	Middle	No	87.12	$123,700	$107,767	$90,588	2294	23.06	529	567	594
27	037	0610.09	Upper	No	131.33	$123,700	$162,455	$136,563	7316	21.98	1608	2043	2279
27	037	0610.10	Upper	No	170.80	$123,700	$211,280	$177,596	3575	19.58	700	1113	1291
27	037	0610.11	Middle	No	98.94	$123,700	$122,389	$102,875	2635	14.84	391	807	839
27	037	0611.02	Middle	No	94.13	$123,700	$116,439	$97,875	4560	14.63	667	1206	1518
27	037	0611.05	Moderate	No	78.50	$123,700	$97,105	$81,630	2502	11.43	286	722	841
27	037	0611.06	Middle	No	83.19	$123,700	$102,906	$86,500	2839	10.67	303	798	814
27	037	0611.09	Middle	No	82.68	$123,700	$102,275	$85,972	3239	15.90	515	688	1002
27	037	0611.10	Middle	No	84.79	$123,700	$104,885	$88,171	3100	14.23	441	1221	1352
27	037	0611.11	Middle	No	113.71	$123,700	$140,659	$118,235	3083	6.68	206	977	1110
27	037	0611.12	Middle	No	107.82	$123,700	$133,373	$112,113	3279	9.70	318	1047	1115
27	037	0614.01	Middle	No	117.72	$123,700	$145,620	$122,411	3111	8.20	255	1014	1076
27	037	0614.02	Middle	No	96.17	$123,700	$118,962	$100,000	3774	6.15	232	1310	1503
27	037	0615.01	Middle	No	102.58	$123,700	$126,891	$106,667	2357	5.81	137	765	879
27	037	0615.02	Middle	No	101.88	$123,700	$126,026	$105,938	3055	8.87	271	884	1111

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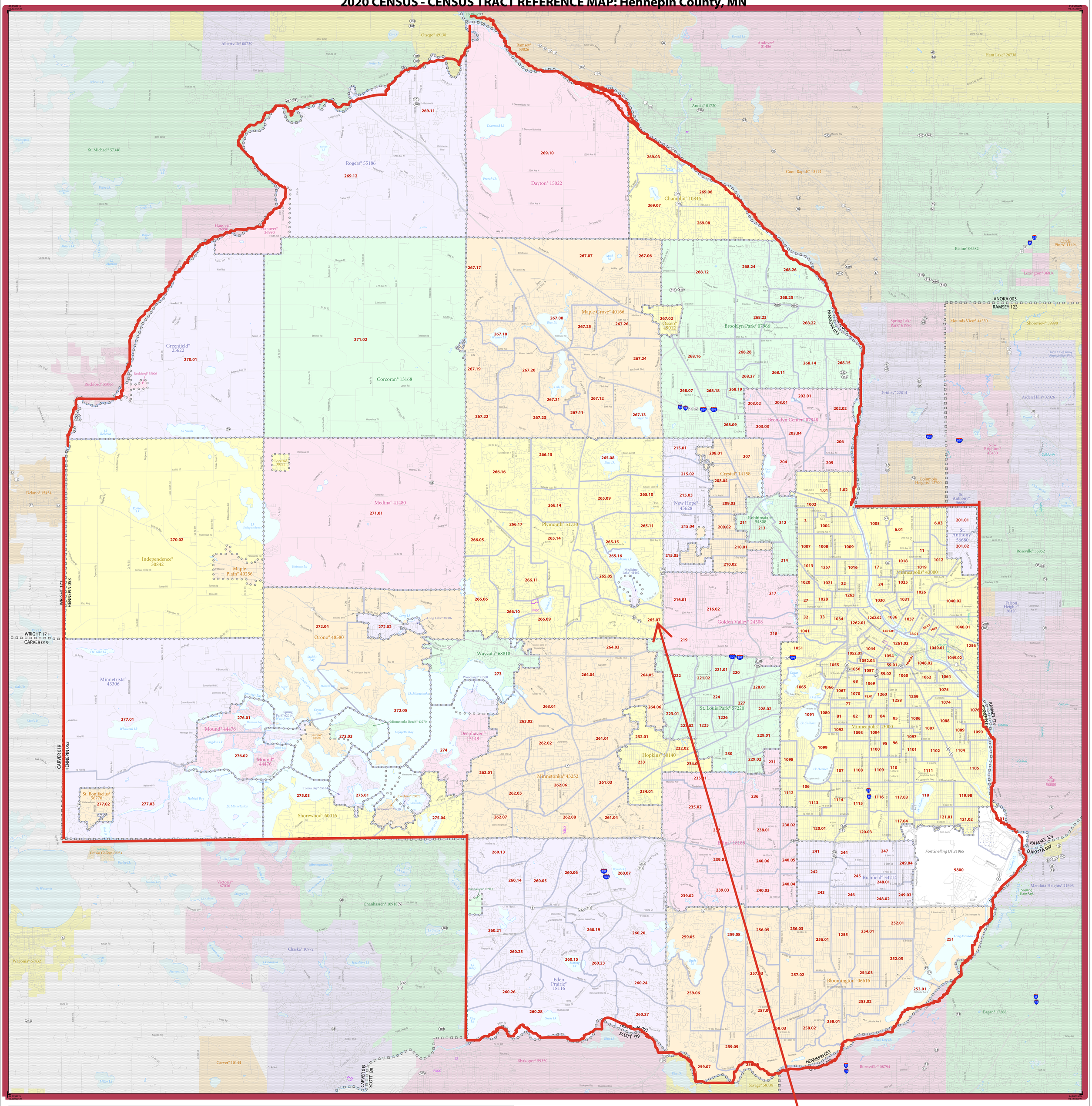
2020 CENSUS - CENSUS TRACT REFERENCE MAP: Hennepin County, MN



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]	○ ○ ○ ○ ○ ○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	○ ○ ○ ○ ○ ○	*Hanna CCD 91650*
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	PJDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	35 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' ° ' following an MCD name denotes a false MCD. A ' ° ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

PLATINUM BANK

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:59,152

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: -93 21 39
Latitude of Projection's Origin: 43 30 01
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Hennepin County (053)
ENTITY TYPE: County or statistically equivalent entity
ST: Minnesota (27)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249627053001

United States® Census 2020

2024 FFIEC Census Report - Summary Census Demographic Information
MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI
State: 27 - MINNESOTA (MN)
County: 053 - HENNEPIN COUNTY
Tract: All Tracts

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0001.01	Moderate	No	79.00	$123,700	$97,723	$82,143	3351	67.26	2254	951	1129
27	053	0001.02	Low	No	46.38	$123,700	$57,372	$48,229	5178	65.01	3366	1132	1710
27	053	0003.00	Middle	No	85.45	$123,700	$105,702	$88,854	3264	35.29	1152	1184	1421
27	053	0006.01	Middle	No	81.68	$123,700	$101,038	$84,935	4760	26.53	1263	1460	1818
27	053	0006.03	Upper	No	136.64	$123,700	$169,024	$142,083	2955	20.27	599	1268	1406
27	053	0011.00	Moderate	No	66.96	$123,700	$82,830	$69,625	2219	31.91	708	467	846
27	053	0017.00	Moderate	No	65.82	$123,700	$81,419	$68,438	2482	48.39	1201	403	797
27	053	0022.00	Low	No	45.76	$123,700	$56,605	$47,583	1695	88.08	1493	164	395
27	053	0024.00	Moderate	No	79.55	$123,700	$98,403	$82,714	2746	28.26	776	346	851
27	053	0027.00	Moderate	No	62.89	$123,700	$77,795	$65,398	2816	82.46	2322	572	820
27	053	0032.00	Moderate	No	58.41	$123,700	$72,253	$60,742	1844	71.37	1316	457	642
27	053	0033.00	Low	No	36.88	$123,700	$45,621	$38,355	2633	91.80	2417	279	660
27	053	0038.01	Moderate	No	64.14	$123,700	$79,341	$66,700	3085	34.75	1072	34	154
27	053	0038.02	Unknown	No	0.00	$123,700	$0	$0	3462	23.60	817	0	247
27	053	0059.01	Low	No	32.42	$123,700	$40,104	$33,715	3069	61.84	1898	30	103
27	053	0059.02	Low	No	39.09	$123,700	$48,354	$40,648	3619	79.97	2894	71	369
27	053	0068.00	Low	No	15.77	$123,700	$19,507	$16,402	4211	41.44	1745	168	443
27	053	0077.00	Unknown	No	0.00	$123,700	$0	$0	5710	41.45	2367	221	400
27	053	0078.01	Low	No	43.16	$123,700	$53,389	$44,886	1972	70.89	1398	75	199
27	053	0081.00	Moderate	No	66.90	$123,700	$82,755	$69,563	3497	19.27	674	441	1001
27	053	0082.00	Moderate	No	54.93	$123,700	$67,948	$57,119	4277	56.65	2423	290	556
27	053	0083.00	Low	No	45.80	$123,700	$56,655	$47,622	2106	71.84	1513	207	529
27	053	0084.00	Moderate	No	71.93	$123,700	$88,977	$74,792	2896	72.03	2086	406	749
27	053	0085.00	Moderate	No	50.30	$123,700	$62,221	$52,308	4069	59.50	2421	829	1312
27	053	0095.00	Moderate	No	70.25	$123,700	$86,899	$73,047	2865	58.74	1683	589	962

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27	053	0096.00	Middle	No	88.30	$123,700	$109,227	$91,818	3321	37.55	1247	964	1198
27	053	0106.00	Upper	No	137.45	$123,700	$170,026	$142,917	2844	12.48	355	916	1124
27	053	0107.00	Upper	No	161.20	$123,700	$199,404	$167,619	2491	12.65	315	716	868
27	053	0110.00	Upper	No	122.24	$123,700	$151,211	$127,105	3539	23.40	828	1218	1468
27	053	0117.03	Upper	No	149.42	$123,700	$184,833	$155,363	4274	13.76	588	1500	1610
27	053	0117.04	Upper	No	146.89	$123,700	$181,703	$152,742	3379	21.07	712	1175	1275
27	053	0118.00	Upper	No	131.27	$123,700	$162,381	$136,500	4721	17.28	816	1838	1912
27	053	0119.98	Middle	No	95.32	$123,700	$117,911	$99,114	4292	21.46	921	1454	1587
27	053	0120.01	Upper	No	131.86	$123,700	$163,111	$137,105	6331	18.97	1201	2066	2451
27	053	0120.03	Middle	No	90.37	$123,700	$111,788	$93,972	5290	44.80	2370	1211	1625
27	053	0121.01	Middle	No	89.63	$123,700	$110,872	$93,203	3004	49.33	1482	557	834
27	053	0121.02	Middle	No	98.77	$123,700	$122,178	$102,705	2935	29.71	872	1065	1374
27	053	0201.01	Upper	No	131.63	$123,700	$162,826	$136,875	3386	16.42	556	1130	1192
27	053	0201.02	Middle	No	91.98	$123,700	$113,779	$95,645	2226	15.36	342	761	694
27	053	0202.01	Moderate	No	72.90	$123,700	$90,177	$75,808	2996	74.20	2223	277	425
27	053	0202.02	Low	No	49.59	$123,700	$61,343	$51,563	5278	72.93	3849	712	964
27	053	0203.01	Moderate	No	68.52	$123,700	$84,759	$71,250	2973	63.57	1890	671	772
27	053	0203.02	Low	No	49.95	$123,700	$61,788	$51,938	2670	68.95	1841	552	844
27	053	0203.03	Moderate	No	78.14	$123,700	$96,659	$81,250	4361	65.86	2872	986	1167
27	053	0203.04	Moderate	No	58.63	$123,700	$72,525	$60,972	3841	74.25	2852	676	704
27	053	0204.00	Moderate	No	64.26	$123,700	$79,490	$66,818	5169	61.17	3162	972	1075
27	053	0205.00	Moderate	No	69.94	$123,700	$86,516	$72,731	4090	62.20	2544	943	1120
27	053	0206.00	Moderate	No	73.16	$123,700	$90,499	$76,071	2404	60.07	1444	509	615
27	053	0207.00	Middle	No	83.64	$123,700	$103,463	$86,974	4342	38.48	1671	1444	1506
27	053	0208.01	Moderate	No	74.02	$123,700	$91,563	$76,964	2167	36.09	782	711	845
27	053	0208.04	Middle	No	87.80	$123,700	$108,609	$91,300	3037	39.64	1204	818	1050
27	053	0209.02	Middle	No	102.06	$123,700	$126,248	$106,125	2314	26.66	617	853	904
27	053	0209.03	Middle	No	91.81	$123,700	$113,569	$95,469	3263	27.86	909	988	1121
27	053	0210.01	Moderate	No	76.51	$123,700	$94,643	$79,557	5835	31.14	1817	1854	2159

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27	053	0210.02	Middle	No	85.44	$123,700	$105,689	$88,839	2104	34.70	730	409	486
27	053	0211.00	Moderate	No	76.10	$123,700	$94,136	$79,132	1957	32.55	637	576	696
27	053	0212.00	Middle	No	92.48	$123,700	$114,398	$96,167	4532	24.74	1121	1548	1581
27	053	0213.00	Moderate	No	79.82	$123,700	$98,737	$83,002	4853	39.62	1923	1110	1260
27	053	0214.00	Middle	No	85.71	$123,700	$106,023	$89,120	3304	34.84	1151	861	1141
27	053	0215.01	Middle	No	98.04	$123,700	$121,275	$101,944	4550	39.23	1785	971	1041
27	053	0215.02	Low	No	45.47	$123,700	$56,246	$47,287	3965	58.79	2331	523	529
27	053	0215.03	Moderate	No	74.30	$123,700	$91,909	$77,258	5203	38.67	2012	919	1033
27	053	0215.04	Moderate	No	71.28	$123,700	$88,173	$74,125	3717	30.62	1138	1091	1220
27	053	0215.05	Middle	No	97.14	$123,700	$120,162	$101,005	4819	34.59	1667	1059	1176
27	053	0216.01	Middle	No	85.12	$123,700	$105,293	$88,512	4573	21.82	998	1688	1721
27	053	0216.02	Upper	No	122.81	$123,700	$151,916	$127,695	5984	23.45	1403	1614	1933
27	053	0217.00	Upper	No	149.30	$123,700	$184,684	$155,245	5160	18.91	976	1917	2126
27	053	0218.00	Upper	No	162.76	$123,700	$201,334	$169,234	2351	16.33	384	743	868
27	053	0219.00	Upper	No	140.25	$123,700	$173,489	$145,833	4484	16.84	755	1021	1024
27	053	0220.00	Upper	No	123.58	$123,700	$152,868	$128,500	2119	19.21	407	620	399
27	053	0221.01	Middle	No	106.20	$123,700	$131,369	$110,430	2990	30.74	919	581	651
27	053	0221.02	Middle	No	106.09	$123,700	$131,233	$110,313	2647	27.05	716	969	889
27	053	0222.00	Middle	No	102.45	$123,700	$126,731	$106,528	4888	20.34	994	1526	1368
27	053	0223.01	Upper	No	136.34	$123,700	$168,653	$141,765	2506	16.60	416	719	713
27	053	0223.02	Moderate	No	61.31	$123,700	$75,840	$63,750	3315	43.44	1440	762	716
27	053	0224.00	Middle	No	90.00	$123,700	$111,330	$93,586	3863	27.05	1045	1276	1462
27	053	0227.00	Middle	No	94.58	$123,700	$116,995	$98,347	3632	25.44	924	1099	1260
27	053	0228.01	Upper	No	158.82	$123,700	$196,460	$165,139	2235	8.95	200	1045	1086
27	053	0228.02	Upper	No	142.20	$123,700	$175,901	$147,857	3703	21.58	799	515	534
27	053	0229.01	Upper	No	144.07	$123,700	$178,215	$149,808	5635	18.30	1031	941	894
27	053	0229.02	Upper	No	151.12	$123,700	$186,935	$157,139	1837	9.96	183	699	727
27	053	0230.00	Middle	No	113.70	$123,700	$140,647	$118,229	4609	18.92	872	1086	1344

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0231.00	Upper	No	191.94	$123,700	$237,430	$199,583	1943	13.84	269	654	717
27	053	0232.01	Middle	No	118.69	$123,700	$146,820	$123,419	2357	29.32	691	379	484
27	053	0232.02	Moderate	No	58.51	$123,700	$72,377	$60,841	3926	53.90	2116	177	612
27	053	0233.00	Middle	No	97.25	$123,700	$120,298	$101,125	6362	29.80	1896	1253	1756
27	053	0234.01	Moderate	No	57.63	$123,700	$71,288	$59,922	4521	37.12	1678	777	721
27	053	0234.02	Moderate	No	67.07	$123,700	$82,966	$69,744	1913	45.22	865	335	497
27	053	0235.01	Middle	No	112.40	$123,700	$139,039	$116,875	3864	20.55	794	1023	1010
27	053	0235.02	Upper	No	132.00	$123,700	$163,284	$137,250	6434	16.75	1078	1997	1740
27	053	0236.00	Upper	No	240.43	$123,700	$297,412	$250,001	3900	10.74	419	1356	1408
27	053	0237.00	Upper	No	198.16	$123,700	$245,124	$206,042	5366	13.01	698	1750	1763
27	053	0238.01	Upper	No	207.29	$123,700	$256,418	$215,536	5439	15.94	867	1742	1914
27	053	0238.02	Upper	No	143.81	$123,700	$177,893	$149,531	3064	18.31	561	834	1047
27	053	0239.01	Upper	No	145.58	$123,700	$180,082	$151,375	3715	17.63	655	1343	1413
27	053	0239.02	Upper	No	192.53	$123,700	$238,160	$200,188	2071	23.80	493	598	664
27	053	0239.03	Upper	No	131.61	$123,700	$162,802	$136,845	3513	26.10	917	1179	903
27	053	0240.03	Middle	No	111.40	$123,700	$137,802	$115,833	4886	43.29	2115	919	714
27	053	0240.04	Moderate	No	57.75	$123,700	$71,437	$60,050	4473	30.14	1348	885	378
27	053	0240.05	Middle	No	106.91	$123,700	$132,248	$111,171	2748	29.69	816	440	181
27	053	0240.06	Upper	No	187.88	$123,700	$232,408	$195,357	2078	14.73	306	793	732
27	053	0241.00	Middle	No	83.70	$123,700	$103,537	$87,038	3432	31.29	1074	1024	1119
27	053	0242.00	Middle	No	111.49	$123,700	$137,913	$115,924	3190	21.13	674	1055	1217
27	053	0243.00	Middle	No	84.33	$123,700	$104,316	$87,684	4510	42.46	1915	892	1096
27	053	0244.00	Moderate	No	69.12	$123,700	$85,501	$71,875	4335	33.47	1451	1200	678
27	053	0245.00	Middle	No	97.91	$123,700	$121,115	$101,813	2328	27.58	642	781	891
27	053	0246.00	Middle	No	92.16	$123,700	$114,002	$95,833	4069	37.90	1542	1055	1162
27	053	0247.00	Middle	No	81.49	$123,700	$100,803	$84,737	3433	35.80	1229	1009	1171
27	053	0248.01	Moderate	No	70.20	$123,700	$86,837	$73,000	2576	49.30	1270	722	917
27	053	0248.02	Moderate	No	59.03	$123,700	$73,020	$61,384	3106	62.04	1927	473	603
27	053	0249.03	Moderate	No	64.11	$123,700	$79,304	$66,667	2378	66.65	1585	337	476

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27	053	0249.04	Moderate	No	77.07	$123,700	$95,336	$80,136	3637	50.78	1847	1023	1194
27	053	0251.00	Middle	No	83.11	$123,700	$102,807	$86,420	3343	46.75	1563	354	329
27	053	0252.01	Moderate	No	68.95	$123,700	$85,291	$71,696	5225	67.29	3516	790	1074
27	053	0252.05	Middle	No	80.87	$123,700	$100,036	$84,088	5234	42.72	2236	1351	1568
27	053	0253.01	Middle	No	111.27	$123,700	$137,641	$115,703	3208	18.77	602	865	799
27	053	0253.02	Moderate	No	71.21	$123,700	$88,087	$74,049	4438	41.96	1862	1118	1299
27	053	0254.01	Moderate	No	77.17	$123,700	$95,459	$80,244	4165	47.47	1977	1051	1104
27	053	0254.03	Moderate	No	57.07	$123,700	$70,596	$59,344	4089	45.44	1858	777	738
27	053	0256.01	Middle	No	96.82	$123,700	$119,766	$100,679	2679	33.74	904	593	732
27	053	0256.03	Middle	No	97.20	$123,700	$120,236	$101,071	3849	21.75	837	1246	1250
27	053	0256.05	Middle	No	86.15	$123,700	$106,568	$89,583	3874	25.14	974	1007	938
27	053	0257.02	Middle	No	112.10	$123,700	$138,668	$116,563	4989	24.69	1232	1496	1671
27	053	0257.03	Upper	No	125.42	$123,700	$155,145	$130,417	2329	22.58	526	610	610
27	053	0257.04	Middle	No	98.52	$123,700	$121,869	$102,443	4894	31.06	1520	1217	1147
27	053	0258.01	Middle	No	86.95	$123,700	$107,557	$90,417	3448	32.77	1130	718	832
27	053	0258.02	Middle	No	110.00	$123,700	$136,070	$114,375	2443	16.99	415	871	905
27	053	0258.03	Middle	No	80.69	$123,700	$99,814	$83,902	3296	29.16	961	925	1117
27	053	0258.05	Middle	No	109.33	$123,700	$135,241	$113,682	2931	17.64	517	879	1001
27	053	0259.05	Upper	No	125.61	$123,700	$155,380	$130,606	3745	11.96	448	1200	1117
27	053	0259.06	Middle	No	97.27	$123,700	$120,323	$101,141	6099	27.05	1650	1791	1872
27	053	0259.07	Upper	No	122.02	$123,700	$150,939	$126,875	4952	18.30	906	1819	1679
27	053	0259.08	Upper	No	133.29	$123,700	$164,880	$138,594	4026	16.87	679	1130	1208
27	053	0259.09	Middle	No	110.96	$123,700	$137,258	$115,377	3024	26.75	809	1056	1086
27	053	0260.05	Middle	No	96.24	$123,700	$119,049	$100,068	4005	27.14	1087	1171	1320
27	053	0260.06	Middle	No	100.46	$123,700	$124,269	$104,464	3126	31.41	982	790	1094
27	053	0260.07	Upper	No	134.50	$123,700	$166,377	$139,858	5072	30.56	1550	1083	1129
27	053	0260.13	Upper	No	148.71	$123,700	$183,954	$154,625	4571	17.92	819	1662	1738
27	053	0260.14	Upper	No	127.75	$123,700	$158,027	$132,833	5214	18.53	966	1786	1882

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0260.15	Upper	No	128.14	$123,700	$158,509	$133,237	5548	27.88	1547	1568	1696
27	053	0260.19	Moderate	No	73.59	$123,700	$91,031	$76,525	5123	67.50	3458	300	333
27	053	0260.20	Middle	No	94.87	$123,700	$117,354	$98,648	4848	35.87	1739	1255	1456
27	053	0260.21	Upper	No	190.67	$123,700	$235,859	$198,259	4136	19.17	793	1320	1407
27	053	0260.23	Middle	No	114.52	$123,700	$141,661	$119,082	3810	35.28	1344	1142	1119
27	053	0260.24	Upper	No	124.25	$123,700	$153,697	$129,194	3644	18.69	681	1425	1530
27	053	0260.25	Upper	No	196.65	$123,700	$243,256	$204,479	2800	22.86	640	817	817
27	053	0260.26	Upper	No	236.76	$123,700	$292,872	$246,181	4868	33.79	1645	1714	1779
27	053	0260.27	Upper	No	157.94	$123,700	$195,372	$164,222	4267	19.17	818	1541	1591
27	053	0260.28	Upper	No	170.39	$123,700	$210,772	$177,170	3166	44.95	1423	977	1091
27	053	0261.01	Middle	No	99.91	$123,700	$123,589	$103,889	3487	14.48	505	1267	1325
27	053	0261.03	Upper	No	125.32	$123,700	$155,021	$130,313	2830	12.16	344	1139	1227
27	053	0261.04	Middle	No	83.68	$123,700	$103,512	$87,014	4433	26.82	1189	1048	1175
27	053	0262.01	Upper	No	145.86	$123,700	$180,429	$151,667	3240	11.85	384	1288	1355
27	053	0262.02	Upper	No	159.62	$123,700	$197,450	$165,972	2936	12.84	377	1096	1153
27	053	0262.05	Upper	No	147.86	$123,700	$182,903	$153,750	3295	13.32	439	1081	1149
27	053	0262.06	Upper	No	143.72	$123,700	$177,782	$149,444	3320	10.36	344	946	972
27	053	0262.07	Upper	No	124.28	$123,700	$153,734	$129,231	4140	22.95	950	954	1177
27	053	0262.08	Upper	No	136.10	$123,700	$168,356	$141,520	3141	11.24	353	1157	1196
27	053	0263.01	Upper	No	196.73	$123,700	$243,355	$204,564	3820	12.93	494	983	973
27	053	0263.02	Middle	No	119.41	$123,700	$147,710	$124,167	3417	9.92	339	1225	1375
27	053	0264.03	Middle	No	92.18	$123,700	$114,027	$95,852	3551	33.85	1202	823	832
27	053	0264.04	Upper	No	145.03	$123,700	$179,402	$150,806	5598	13.88	777	1934	2035
27	053	0264.05	Middle	No	106.27	$123,700	$131,456	$110,500	2501	25.75	644	624	691
27	053	0264.06	Moderate	No	64.31	$123,700	$79,551	$66,875	4072	25.86	1053	1038	426
27	053	0265.05	Upper	No	127.94	$123,700	$158,262	$133,036	3581	19.63	703	1200	1519
27	053	0265.07	Middle	No	110.40	$123,700	$136,565	$114,801	5185	24.59	1275	1040	1217
27	053	0265.08	Upper	No	132.01	$123,700	$163,296	$137,262	4930	18.60	917	1523	1609
27	053	0265.09	Upper	No	148.78	$123,700	$184,041	$154,702	4497	14.14	636	1692	1800

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27	053	0265.10	Middle	No	98.42	$123,700	$121,746	$102,344	3439	23.35	803	937	755
27	053	0265.11	Moderate	No	66.73	$123,700	$82,545	$69,391	3532	40.83	1442	736	786
27	053	0265.14	Middle	No	91.31	$123,700	$112,950	$94,946	4801	38.87	1866	780	863
27	053	0265.15	Middle	No	104.80	$123,700	$129,638	$108,971	2072	20.08	416	578	675
27	053	0265.16	Middle	No	109.74	$123,700	$135,748	$114,107	3931	20.07	789	1064	1126
27	053	0266.05	Upper	No	145.77	$123,700	$180,317	$151,577	4207	22.75	957	1292	1340
27	053	0266.06	Upper	No	141.10	$123,700	$174,541	$146,719	5030	17.20	865	1329	1459
27	053	0266.09	Upper	No	126.39	$123,700	$156,344	$131,420	3009	13.43	404	1095	1257
27	053	0266.10	Upper	No	174.97	$123,700	$216,438	$181,932	4411	16.28	718	1500	1708
27	053	0266.11	Upper	No	136.46	$123,700	$168,801	$141,892	4902	27.93	1369	1562	1959
27	053	0266.14	Upper	No	162.40	$123,700	$200,889	$168,869	3925	19.49	765	1218	1240
27	053	0266.15	Upper	No	158.85	$123,700	$196,497	$165,170	7806	31.87	2488	2080	2224
27	053	0266.16	Upper	No	195.20	$123,700	$241,462	$202,965	9818	44.30	4349	2804	2905
27	053	0266.17	Upper	No	133.93	$123,700	$165,671	$139,259	2287	25.97	594	599	789
27	053	0267.02	Moderate	No	69.54	$123,700	$86,021	$72,308	2688	20.57	553	599	714
27	053	0267.06	Middle	No	115.51	$123,700	$142,886	$120,104	3360	15.63	525	1338	1410
27	053	0267.07	Middle	No	103.34	$123,700	$127,832	$107,457	5188	18.75	973	1859	1943
27	053	0267.08	Middle	No	106.89	$123,700	$132,223	$111,143	5399	17.56	948	2082	2280
27	053	0267.11	Middle	No	98.82	$123,700	$122,240	$102,756	3068	19.85	609	1454	1534
27	053	0267.12	Middle	No	88.46	$123,700	$109,425	$91,984	3233	27.65	894	967	1186
27	053	0267.13	Upper	No	122.74	$123,700	$151,829	$127,625	4190	19.36	811	1578	1705
27	053	0267.17	Upper	No	126.11	$123,700	$155,998	$131,134	6408	29.71	1904	1958	2181
27	053	0267.18	Upper	No	127.31	$123,700	$157,482	$132,375	3725	21.69	808	1001	1090
27	053	0267.19	Upper	No	157.14	$123,700	$194,382	$163,395	5783	16.10	931	1863	1896
27	053	0267.20	Upper	No	146.93	$123,700	$181,752	$152,780	5143	21.99	1131	1824	1878
27	053	0267.21	Middle	No	110.52	$123,700	$136,713	$114,922	2833	12.71	360	1227	1242
27	053	0267.22	Upper	No	178.41	$123,700	$220,693	$185,509	5286	32.56	1721	1632	1794
27	053	0267.23	Upper	No	191.51	$123,700	$236,898	$199,132	4647	22.32	1037	1579	1655

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27	053	0267.24	Upper	No	136.30	$123,700	$168,603	$141,724	4134	31.16	1288	913	889
27	053	0267.25	Middle	No	101.36	$123,700	$125,382	$105,399	3591	23.61	848	1040	1288
27	053	0267.26	Middle	No	119.01	$123,700	$147,215	$123,750	4265	27.50	1173	1413	1621
27	053	0268.07	Moderate	No	70.09	$123,700	$86,701	$72,884	5977	48.32	2888	1122	1341
27	053	0268.09	Moderate	No	51.08	$123,700	$63,186	$53,120	4834	85.58	4137	395	579
27	053	0268.11	Moderate	No	72.81	$123,700	$90,066	$75,714	6398	69.74	4462	1365	1728
27	053	0268.12	Middle	No	97.97	$123,700	$121,189	$101,875	8840	49.29	4357	2048	2124
27	053	0268.14	Middle	No	86.15	$123,700	$106,568	$89,577	7225	69.62	5030	1969	2117
27	053	0268.15	Middle	No	84.73	$123,700	$104,811	$88,100	5648	59.01	3333	1399	1497
27	053	0268.16	Middle	No	83.53	$123,700	$103,327	$86,860	7087	71.12	5040	1543	1991
27	053	0268.18	Moderate	No	67.92	$123,700	$84,017	$70,625	5255	70.49	3704	1286	1769
27	053	0268.19	Low	No	43.36	$123,700	$53,636	$45,085	4578	84.82	3883	493	601
27	053	0268.22	Middle	No	100.56	$123,700	$124,393	$104,567	5158	39.47	2036	1520	1507
27	053	0268.23	Upper	No	126.34	$123,700	$156,283	$131,369	5133	51.14	2625	1575	1637
27	053	0268.24	Upper	No	131.90	$123,700	$163,160	$137,146	6023	41.36	2491	1284	1378
27	053	0268.25	Middle	No	118.34	$123,700	$146,387	$123,056	3337	56.19	1875	772	902
27	053	0268.26	Upper	No	158.07	$123,700	$195,533	$164,364	4452	45.08	2007	1062	1141
27	053	0268.27	Low	No	30.85	$123,700	$38,161	$32,087	2078	76.42	1588	451	467
27	053	0268.28	Moderate	No	52.89	$123,700	$65,425	$55,000	4455	77.17	3438	676	876
27	053	0269.03	Middle	No	85.83	$123,700	$106,172	$89,250	4696	19.27	905	1524	1619
27	053	0269.06	Middle	No	93.46	$123,700	$115,610	$97,183	7580	24.20	1834	2700	2767
27	053	0269.07	Upper	No	133.19	$123,700	$164,756	$138,490	5596	19.07	1067	1811	1945
27	053	0269.08	Middle	No	101.12	$123,700	$125,085	$105,145	6047	23.66	1431	2050	2225
27	053	0269.10	Upper	No	121.35	$123,700	$150,110	$126,184	7212	20.69	1492	2127	2279
27	053	0269.11	Upper	No	126.53	$123,700	$156,518	$131,571	5250	14.17	744	1127	1340
27	053	0269.12	Upper	No	146.65	$123,700	$181,406	$152,483	8711	9.08	791	2730	2956
27	053	0270.01	Upper	No	128.03	$123,700	$158,373	$133,125	3358	9.74	327	1106	1205
27	053	0270.02	Upper	No	131.18	$123,700	$162,270	$136,406	5498	8.44	464	1459	1644
27	053	0271.01	Upper	No	168.84	$123,700	$208,855	$175,563	7483	18.12	1356	2351	2491

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

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0271.02	Upper	No	141.72	$123,700	$175,308	$147,361	6185	19.51	1207	2155	2307
27	053	0272.02	Middle	No	114.80	$123,700	$142,008	$119,375	1741	13.21	230	466	598
27	053	0272.03	Upper	No	124.78	$123,700	$154,353	$129,750	3691	8.64	319	1001	1224
27	053	0272.04	Upper	No	195.54	$123,700	$241,883	$203,320	3867	8.12	314	1298	1446
27	053	0272.05	Upper	No	230.92	$123,700	$285,648	$240,104	3037	8.46	257	1064	1153
27	053	0273.00	Upper	No	124.56	$123,700	$154,081	$129,514	4434	13.04	578	1363	1376
27	053	0274.00	Upper	No	158.37	$123,700	$195,904	$164,676	4283	6.93	297	1509	1777
27	053	0275.01	Upper	No	139.85	$123,700	$172,994	$145,417	4523	11.96	541	1240	1583
27	053	0275.03	Upper	No	172.18	$123,700	$212,987	$179,028	4376	9.41	412	1501	1722
27	053	0275.04	Upper	No	170.43	$123,700	$210,822	$177,212	3403	10.20	347	1299	1338
27	053	0276.01	Middle	No	108.89	$123,700	$134,697	$113,221	4057	12.92	524	1361	1655
27	053	0276.02	Middle	No	113.96	$123,700	$140,969	$118,500	5341	11.59	619	2003	2222
27	053	0277.01	Upper	No	178.61	$123,700	$220,941	$185,714	3789	7.60	288	1214	1304
27	053	0277.02	Middle	No	110.56	$123,700	$136,763	$114,958	2307	9.84	227	771	845
27	053	0277.03	Upper	No	139.24	$123,700	$172,240	$144,778	4473	9.79	438	1400	1570
27	053	1002.00	Moderate	No	68.08	$123,700	$84,215	$70,793	3764	55.05	2072	1191	1406
27	053	1004.00	Low	No	35.91	$123,700	$44,421	$37,340	3388	75.30	2551	660	1073
27	053	1005.00	Moderate	No	65.31	$123,700	$80,788	$67,917	1978	30.94	612	582	885
27	053	1007.00	Moderate	No	65.09	$123,700	$80,516	$67,679	3139	54.09	1698	820	1189
27	053	1008.00	Moderate	No	69.45	$123,700	$85,910	$72,222	4209	73.15	3079	909	1423
27	053	1009.00	Moderate	No	58.66	$123,700	$72,562	$61,000	5005	78.20	3914	912	1541
27	053	1012.00	Middle	No	102.89	$123,700	$127,275	$106,985	4913	21.62	1062	1567	1855
27	053	1013.00	Moderate	No	57.30	$123,700	$70,880	$59,583	1887	83.89	1583	354	587
27	053	1016.00	Low	No	42.87	$123,700	$53,030	$44,583	3174	83.59	2653	271	665
27	053	1018.00	Moderate	No	59.76	$123,700	$73,923	$62,146	4153	47.34	1966	703	1382
27	053	1019.00	Middle	No	100.61	$123,700	$124,455	$104,615	2833	30.57	866	542	1009
27	053	1020.00	Moderate	No	69.01	$123,700	$85,365	$71,757	2317	72.12	1671	563	842
27	053	1021.00	Low	No	32.45	$123,700	$40,141	$33,750	2809	84.76	2381	328	797

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	1025.00	Unknown	No	0.00	$123,700	$0	$0	2746	29.61	813	372	864
27	053	1026.00	Moderate	No	79.58	$123,700	$98,440	$82,747	2023	37.77	764	340	732
27	053	1028.00	Low	No	43.71	$123,700	$54,069	$45,455	2999	83.79	2513	454	808
27	053	1030.00	Upper	No	136.01	$123,700	$168,244	$141,420	1779	22.60	402	323	539
27	053	1031.00	Middle	No	87.19	$123,700	$107,854	$90,658	2161	31.56	682	403	708
27	053	1034.00	Low	No	34.06	$123,700	$42,132	$35,417	3063	91.61	2806	464	291
27	053	1036.00	Upper	No	138.79	$123,700	$171,683	$144,313	3093	16.17	500	914	673
27	053	1037.00	Upper	No	123.26	$123,700	$152,473	$128,170	4282	27.37	1172	410	623
27	053	1039.00	Unknown	No	0.00	$123,700	$0	$0	4320	27.64	1194	39	240
27	053	1040.01	Unknown	No	0.00	$123,700	$0	$0	2756	35.16	969	82	476
27	053	1040.02	Moderate	No	67.82	$123,700	$83,893	$70,524	4309	33.40	1439	250	876
27	053	1041.00	Low	No	46.63	$123,700	$57,681	$48,487	3245	65.24	2117	378	921
27	053	1044.00	Upper	No	120.35	$123,700	$148,873	$125,139	2576	49.57	1277	119	54
27	053	1048.01	Low	No	20.94	$123,700	$25,903	$21,777	4314	95.83	4134	22	262
27	053	1048.02	Low	No	39.24	$123,700	$48,540	$40,809	4709	50.14	2361	389	333
27	053	1049.01	Unknown	No	0.00	$123,700	$0	$0	6900	29.38	2027	10	94
27	053	1049.02	Low	No	46.35	$123,700	$57,335	$48,203	6121	53.52	3276	191	461
27	053	1051.00	Upper	No	126.60	$123,700	$156,604	$131,635	2768	15.50	429	1154	1324
27	053	1052.01	Middle	No	105.45	$123,700	$130,442	$109,647	3008	26.16	787	640	114
27	053	1052.04	Upper	No	142.04	$123,700	$175,703	$147,697	2865	40.21	1152	212	80
27	053	1054.00	Middle	No	112.70	$123,700	$139,410	$117,188	4440	41.01	1821	547	185
27	053	1055.00	Upper	No	209.82	$123,700	$259,547	$218,173	3822	16.98	649	889	826
27	053	1056.00	Moderate	No	79.30	$123,700	$98,094	$82,454	4920	38.52	1895	568	189
27	053	1057.00	Middle	No	99.78	$123,700	$123,428	$103,750	3062	47.65	1459	354	199
27	053	1060.00	Low	No	32.13	$123,700	$39,745	$33,417	3431	82.89	2844	136	583
27	053	1062.00	Moderate	No	51.84	$123,700	$64,126	$53,906	3817	66.68	2545	239	538
27	053	1064.00	Upper	No	165.22	$123,700	$204,377	$171,801	1817	53.94	980	474	600
27	053	1065.00	Upper	No	240.43	$123,700	$297,412	$250,001	4872	14.59	711	1174	1186
27	053	1066.00	Upper	No	130.23	$123,700	$161,095	$135,417	2517	16.33	411	597	602

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

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	1067.00	Middle	No	103.98	$123,700	$128,623	$108,125	5075	23.57	1196	566	1042
27	053	1069.00	Moderate	No	64.91	$123,700	$80,294	$67,500	2842	40.53	1152	215	326
27	053	1070.00	Moderate	No	63.86	$123,700	$78,995	$66,406	3971	51.60	2049	303	763
27	053	1074.00	Moderate	No	65.36	$123,700	$80,850	$67,961	1799	43.41	781	467	696
27	053	1075.00	Middle	No	89.70	$123,700	$110,959	$93,274	1882	22.32	420	540	831
27	053	1076.00	Middle	No	97.67	$123,700	$120,818	$101,563	3566	17.92	639	1293	1537
27	053	1080.00	Upper	No	187.69	$123,700	$232,173	$195,156	3585	19.30	692	517	824
27	053	1086.00	Moderate	No	53.01	$123,700	$65,573	$55,125	2944	59.48	1751	587	976
27	053	1087.00	Middle	No	81.97	$123,700	$101,397	$85,238	4013	45.18	1813	976	1184
27	053	1088.00	Moderate	No	55.70	$123,700	$68,901	$57,917	3698	43.78	1619	753	1047
27	053	1089.00	Middle	No	83.17	$123,700	$102,881	$86,488	2310	20.69	478	980	1129
27	053	1090.00	Upper	No	150.96	$123,700	$186,738	$156,964	1805	14.52	262	811	848
27	053	1091.00	Upper	No	127.21	$123,700	$157,359	$132,276	4998	15.93	796	1123	1043
27	053	1092.00	Middle	No	106.99	$123,700	$132,347	$111,250	3473	22.63	786	527	640
27	053	1093.00	Middle	No	98.37	$123,700	$121,684	$102,292	4032	32.81	1323	891	1246
27	053	1094.00	Moderate	No	63.71	$123,700	$78,809	$66,250	2192	76.32	1673	289	545
27	053	1097.00	Middle	No	91.18	$123,700	$112,790	$94,808	2311	44.40	1026	673	953
27	053	1098.00	Upper	No	166.70	$123,700	$206,208	$173,333	4412	17.32	764	1063	1229
27	053	1099.00	Middle	No	116.86	$123,700	$144,556	$121,510	4034	22.43	905	1057	1535
27	053	1100.00	Moderate	No	63.90	$123,700	$79,044	$66,447	1683	70.89	1193	389	576
27	053	1101.00	Middle	No	101.20	$123,700	$125,184	$105,234	2845	30.37	864	1015	1180
27	053	1102.00	Middle	No	88.38	$123,700	$109,326	$91,895	3667	23.13	848	1342	1455
27	053	1104.00	Middle	No	86.18	$123,700	$106,605	$89,609	3351	37.12	1244	1044	1208
27	053	1105.00	Middle	No	97.97	$123,700	$121,189	$101,875	5250	18.88	991	1497	1755
27	053	1108.00	Middle	No	99.22	$123,700	$122,735	$103,173	4331	20.80	901	1497	1778
27	053	1109.00	Middle	No	110.60	$123,700	$136,812	$115,000	3497	41.44	1449	1359	1508
27	053	1111.00	Middle	No	119.95	$123,700	$148,378	$124,727	3375	21.39	722	1266	1470
27	053	1112.00	Upper	No	151.52	$123,700	$187,430	$157,554	3333	12.78	426	1265	1360

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27	053	1113.00	Upper	No	179.48	$123,700	$222,017	$186,625	5210	14.63	762	1750	1990
27	053	1114.00	Upper	No	182.54	$123,700	$225,802	$189,810	4014	14.23	571	1438	1528
27	053	1115.00	Upper	No	155.10	$123,700	$191,859	$161,277	5651	19.89	1124	1640	1924
27	053	1116.00	Upper	No	144.20	$123,700	$178,375	$149,943	3214	18.45	593	1280	1366
27	053	1225.00	Middle	No	95.76	$123,700	$118,455	$99,575	3584	28.57	1024	1006	1081
27	053	1226.00	Upper	No	121.72	$123,700	$150,568	$126,563	2447	19.08	467	881	920
27	053	1255.00	Moderate	No	71.45	$123,700	$88,384	$74,293	3707	43.76	1622	892	939
27	053	1256.00	Upper	No	125.26	$123,700	$154,947	$130,250	5233	40.78	2134	745	923
27	053	1257.00	Low	No	49.19	$123,700	$60,848	$51,148	3852	81.93	3156	563	1067
27	053	1258.00	Moderate	No	50.90	$123,700	$62,963	$52,926	5208	78.92	4110	658	1065
27	053	1259.00	Low	No	49.88	$123,700	$61,702	$51,866	4904	84.62	4150	578	942
27	053	1260.00	Low	No	44.63	$123,700	$55,207	$46,410	5056	79.43	4016	275	660
27	053	1261.01	Middle	No	102.78	$123,700	$127,139	$106,875	2746	35.18	966	757	97
27	053	1261.02	Upper	No	179.56	$123,700	$222,116	$186,708	6867	34.21	2349	785	120
27	053	1262.01	Upper	No	177.03	$123,700	$218,986	$184,079	3153	33.11	1044	296	52
27	053	1262.02	Upper	No	126.61	$123,700	$156,617	$131,652	4387	16.59	728	1003	468
27	053	1263.00	Middle	No	89.68	$123,700	$110,934	$93,250	2679	78.57	2105	478	691
27	053	9800.00	Unknown	No	0.00	$123,700	$0	$0	8	50.00	4	0	0
27	053	9801.00	Unknown	No	0.00	$123,700	$0	$0	432	41.44	179	0	25

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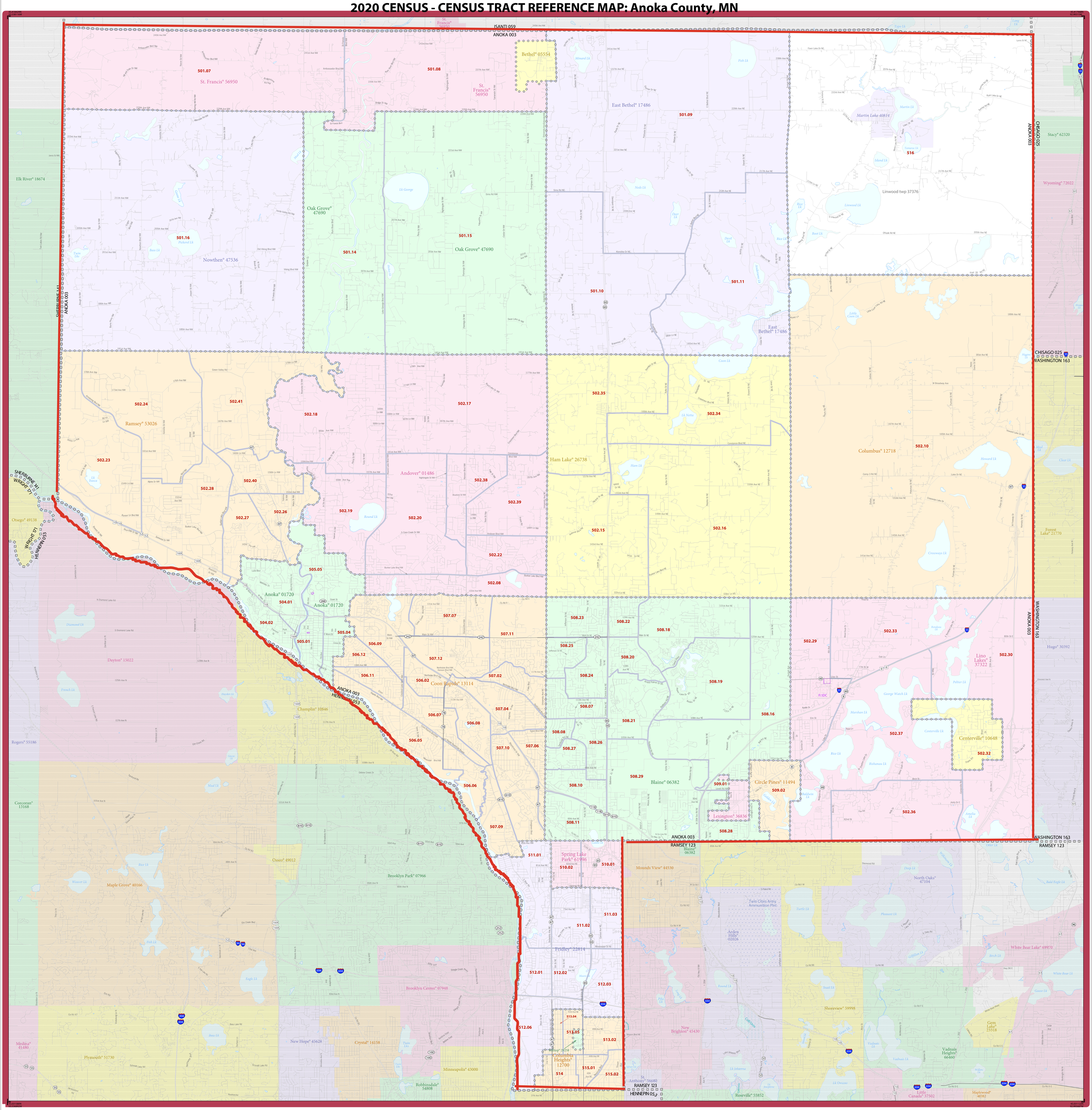
2020 CENSUS - CENSUS TRACT REFERENCE MAP: Anoka County, MN



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲ ▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		Incline Village 35100
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	94 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '°' following an MCD name denotes a false MCD. A '°' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 0.9 1.8 2.7 3.6 4.5 Miles
The plotted map scale is 1:48,656

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: -93 21 39
Latitude of Projection's Origin: 43 30 01
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Anoka County (003)
ENTITY TYPE: County or statistically equivalent entity
ST: Minnesota (27)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249627003001

United States® Census 2020

2024 FFIEC Census Report - Summary Census Demographic Information
State: 27 - MINNESOTA (MN)
County: 003 - ANOKA COUNTY
Tract: All Tracts

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	003	0501.07	Moderate	No	75.07	$123,700	$92,862	$78,056	3108	9.65	300	896	954
27	003	0501.08	Middle	No	84.13	$123,700	$104,069	$87,485	5510	13.25	730	1508	1700
27	003	0501.09	Middle	No	102.97	$123,700	$127,374	$107,070	5510	11.13	613	1977	2140
27	003	0501.10	Middle	No	97.13	$123,700	$120,150	$101,000	2661	12.21	325	900	1013
27	003	0501.11	Middle	No	100.82	$123,700	$124,714	$104,837	3615	9.99	361	1361	1474
27	003	0501.14	Middle	No	109.37	$123,700	$135,291	$113,727	3063	10.97	336	1024	1038
27	003	0501.15	Middle	No	107.89	$123,700	$133,460	$112,190	5866	10.74	630	1963	1994
27	003	0501.16	Upper	No	133.17	$123,700	$164,731	$138,472	4536	8.40	381	1320	1446
27	003	0502.08	Middle	No	109.82	$123,700	$135,847	$114,191	3191	19.24	614	1005	1156
27	003	0502.10	Middle	No	102.76	$123,700	$127,114	$106,857	4159	11.32	471	1450	1568
27	003	0502.15	Upper	No	123.69	$123,700	$153,005	$128,618	4133	14.61	604	1312	1381
27	003	0502.16	Upper	No	131.15	$123,700	$162,233	$136,375	6042	11.68	706	1864	1906
27	003	0502.17	Upper	No	124.22	$123,700	$153,660	$129,167	3499	10.72	375	981	1021
27	003	0502.18	Middle	No	97.37	$123,700	$120,447	$101,250	3220	11.46	369	1110	1149
27	003	0502.19	Middle	No	101.78	$123,700	$125,902	$105,833	2947	12.22	360	1025	1047
27	003	0502.20	Middle	No	112.94	$123,700	$139,707	$117,432	6827	14.60	997	2036	2411
27	003	0502.22	Middle	No	117.44	$123,700	$145,273	$122,118	5581	13.81	771	1820	1845
27	003	0502.23	Upper	No	122.76	$123,700	$151,854	$127,647	2972	10.67	317	867	940
27	003	0502.24	Middle	No	112.23	$123,700	$138,829	$116,696	3886	14.02	545	1356	1379
27	003	0502.26	Upper	No	121.80	$123,700	$150,667	$126,653	3159	18.49	584	1138	1286
27	003	0502.27	Middle	No	93.27	$123,700	$115,375	$96,985	4587	17.90	821	1378	1620
27	003	0502.28	Middle	No	80.85	$123,700	$100,011	$84,073	6767	26.42	1788	1597	2044
27	003	0502.29	Middle	No	95.65	$123,700	$118,319	$99,459	5516	20.20	1114	1539	1669
27	003	0502.30	Upper	No	156.28	$123,700	$193,318	$162,500	2891	12.45	360	829	870
27	003	0502.32	Middle	No	119.45	$123,700	$147,760	$124,205	3896	12.06	470	1296	1375
27	003	0502.33	Middle	No	105.29	$123,700	$130,244	$109,478	3087	13.25	409	1085	1167

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	003	0502.34	Middle	No	100.82	$123,700	$124,714	$104,833	3295	9.29	306	1134	1210
27	003	0502.35	Moderate	No	75.95	$123,700	$93,950	$78,971	2994	14.36	430	1221	1325
27	003	0502.36	Upper	No	147.97	$123,700	$183,039	$153,864	4321	9.93	429	1279	1358
27	003	0502.37	Middle	No	111.02	$123,700	$137,332	$115,436	5584	14.63	817	1960	2074
27	003	0502.38	Upper	No	140.43	$123,700	$173,712	$146,016	4485	13.11	588	1262	1261
27	003	0502.39	Upper	No	141.43	$123,700	$174,949	$147,063	2851	13.26	378	812	875
27	003	0502.40	Middle	No	102.22	$123,700	$126,446	$106,293	3315	18.16	602	986	1267
27	003	0502.41	Middle	No	119.01	$123,700	$147,215	$123,750	2960	13.18	390	871	871
27	003	0504.01	Middle	No	101.67	$123,700	$125,766	$105,714	3012	26.33	793	609	840
27	003	0504.02	Middle	No	86.27	$123,700	$106,716	$89,706	3585	18.86	676	781	975
27	003	0505.01	Moderate	No	70.51	$123,700	$87,221	$73,319	3184	16.61	529	738	940
27	003	0505.04	Low	No	49.14	$123,700	$60,786	$51,098	2547	21.24	541	588	723
27	003	0505.05	Moderate	No	78.74	$123,700	$97,401	$81,875	5593	24.96	1396	1225	1373
27	003	0506.02	Moderate	No	77.85	$123,700	$96,300	$80,947	2540	24.33	618	600	773
27	003	0506.05	Middle	No	84.31	$123,700	$104,291	$87,669	5798	23.61	1369	1363	1525
27	003	0506.06	Moderate	No	71.53	$123,700	$88,483	$74,375	2010	23.23	467	456	508
27	003	0506.07	Moderate	No	68.92	$123,700	$85,254	$71,667	4539	29.39	1334	1097	1401
27	003	0506.08	Moderate	No	74.92	$123,700	$92,676	$77,900	4810	36.51	1756	1333	1538
27	003	0506.09	Middle	No	90.02	$123,700	$111,355	$93,607	3919	22.81	894	1155	1239
27	003	0506.11	Middle	No	81.04	$123,700	$100,246	$84,265	3630	24.99	907	944	1199
27	003	0506.12	Middle	No	98.53	$123,700	$121,882	$102,458	2873	26.98	775	788	809
27	003	0507.02	Middle	No	82.18	$123,700	$101,657	$85,455	3194	21.10	674	1012	1243
27	003	0507.04	Moderate	No	78.76	$123,700	$97,426	$81,893	4779	26.20	1252	1685	1893
27	003	0507.06	Moderate	No	71.88	$123,700	$88,916	$74,744	3503	38.11	1335	661	901
27	003	0507.07	Middle	No	116.48	$123,700	$144,086	$121,118	6233	25.64	1598	2048	2005
27	003	0507.09	Middle	No	90.20	$123,700	$111,577	$93,796	2519	26.04	656	913	993
27	003	0507.10	Moderate	No	79.98	$123,700	$98,935	$83,167	3564	34.18	1218	1065	1171
27	003	0507.11	Middle	No	108.47	$123,700	$134,177	$112,788	5129	25.27	1296	1513	1638
27	003	0507.12	Moderate	No	74.57	$123,700	$92,243	$77,539	4559	27.70	1263	1404	1526

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	003	0508.07	Moderate	No	67.79	$123,700	$83,856	$70,489	4303	35.37	1522	1327	1413
27	003	0508.08	Moderate	No	75.11	$123,700	$92,911	$78,098	2193	21.89	480	685	719
27	003	0508.10	Moderate	No	61.47	$123,700	$76,038	$63,922	4745	31.70	1504	1640	1802
27	003	0508.11	Middle	No	86.21	$123,700	$106,642	$89,643	3008	21.74	654	965	1168
27	003	0508.16	Middle	No	97.44	$123,700	$120,533	$101,324	6769	22.37	1514	1574	1705
27	003	0508.18	Middle	No	114.49	$123,700	$141,624	$119,048	7828	22.94	1796	2156	2364
27	003	0508.19	Upper	No	137.26	$123,700	$169,791	$142,727	5574	22.12	1233	1374	1649
27	003	0508.20	Middle	No	116.26	$123,700	$143,814	$120,893	3357	24.28	815	1123	1176
27	003	0508.21	Middle	No	117.50	$123,700	$145,348	$122,183	4885	28.66	1400	1533	1961
27	003	0508.22	Moderate	No	73.25	$123,700	$90,610	$76,165	2967	28.21	837	756	802
27	003	0508.23	Middle	No	98.29	$123,700	$121,585	$102,207	4137	24.17	1000	1031	1175
27	003	0508.24	Middle	No	96.28	$123,700	$119,098	$100,119	4037	26.41	1066	919	1122
27	003	0508.25	Middle	No	105.83	$123,700	$130,912	$110,049	3148	32.02	1008	869	947
27	003	0508.26	Middle	No	82.07	$123,700	$101,521	$85,340	3690	31.98	1180	1375	1471
27	003	0508.27	Middle	No	87.84	$123,700	$108,658	$91,339	2509	34.52	866	734	770
27	003	0508.28	Moderate	No	66.90	$123,700	$82,755	$69,563	3318	36.53	1212	1053	1184
27	003	0508.29	Middle	No	107.75	$123,700	$133,287	$112,045	3754	27.36	1027	1018	1100
27	003	0509.01	Moderate	No	64.87	$123,700	$80,244	$67,452	2248	24.82	558	597	780
27	003	0509.02	Middle	No	86.90	$123,700	$107,495	$90,357	5025	16.54	831	1534	1816
27	003	0510.01	Moderate	No	67.02	$123,700	$82,904	$69,688	3040	32.47	987	838	947
27	003	0510.02	Middle	No	83.84	$123,700	$103,710	$87,177	3943	30.33	1196	1142	1351
27	003	0511.01	Moderate	No	76.45	$123,700	$94,569	$79,493	5254	38.24	2009	1116	1264
27	003	0511.02	Moderate	No	67.78	$123,700	$83,844	$70,479	4774	42.96	2051	1350	1514
27	003	0511.03	Moderate	No	70.32	$123,700	$86,986	$73,125	3606	50.53	1822	728	1061
27	003	0512.01	Moderate	No	59.46	$123,700	$73,552	$61,835	3958	54.70	2165	600	818
27	003	0512.02	Moderate	No	77.34	$123,700	$95,670	$80,417	3943	42.40	1672	780	942
27	003	0512.03	Moderate	No	79.29	$123,700	$98,082	$82,448	5493	32.71	1797	1499	1464
27	003	0512.06	Moderate	No	68.97	$123,700	$85,316	$71,719	2562	43.75	1121	602	797

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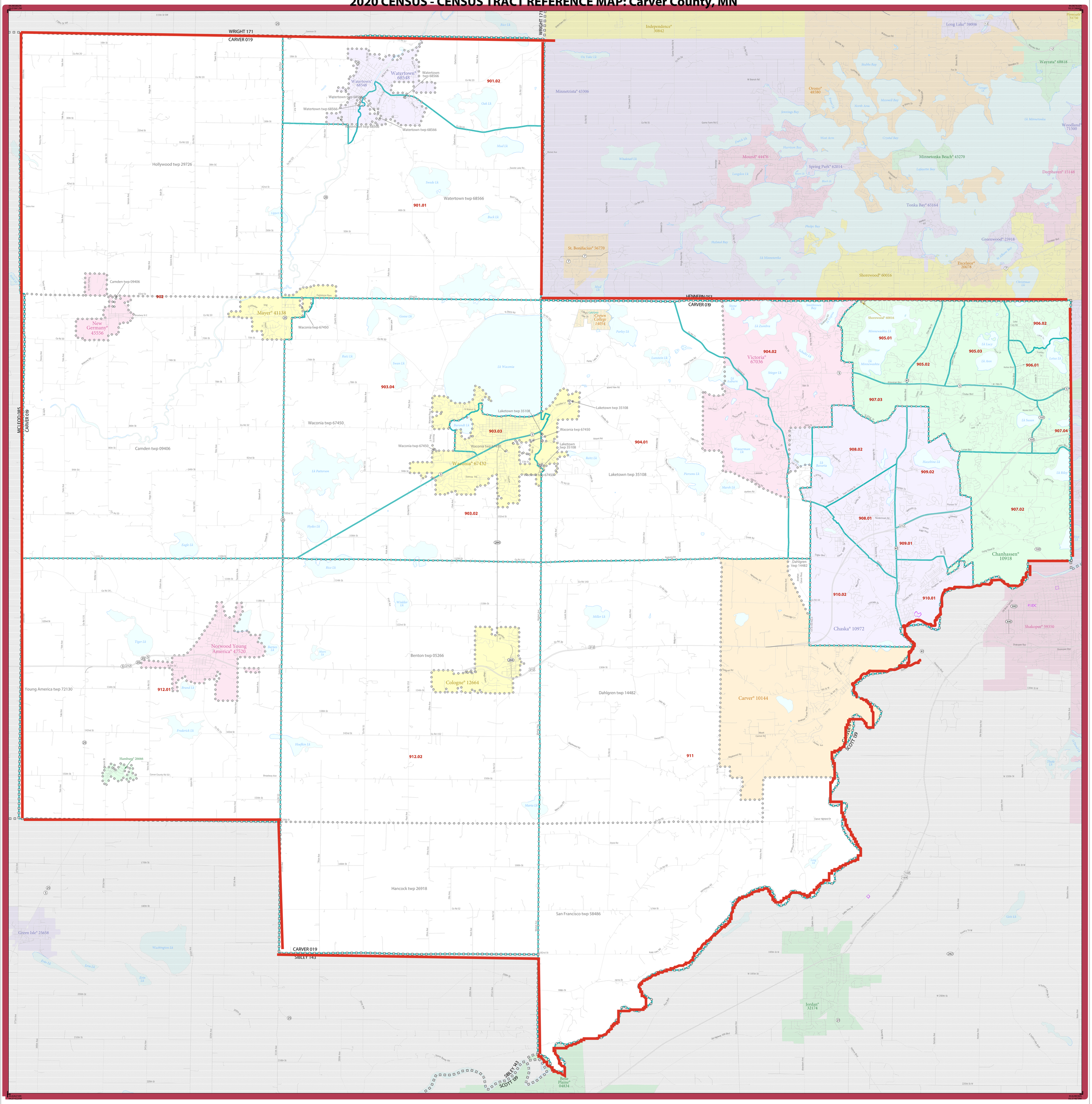
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	003	0513.02	Moderate	No	64.01	$123,700	$79,180	$66,563	4698	48.51	2279	1010	1231
27	003	0513.04	Moderate	No	68.64	$123,700	$84,908	$71,375	2428	45.47	1104	629	812
27	003	0513.05	Moderate	No	61.74	$123,700	$76,372	$64,202	3511	55.14	1936	988	1175
27	003	0514.00	Moderate	No	60.77	$123,700	$75,172	$63,188	5737	53.22	3053	1438	1667
27	003	0515.01	Moderate	No	74.89	$123,700	$92,639	$77,875	3335	51.24	1709	667	834
27	003	0515.02	Middle	No	97.17	$123,700	$120,199	$101,042	3222	36.37	1172	948	1136
27	003	0516.00	Middle	No	96.77	$123,700	$119,704	$100,625	5334	8.77	468	1817	2055

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

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

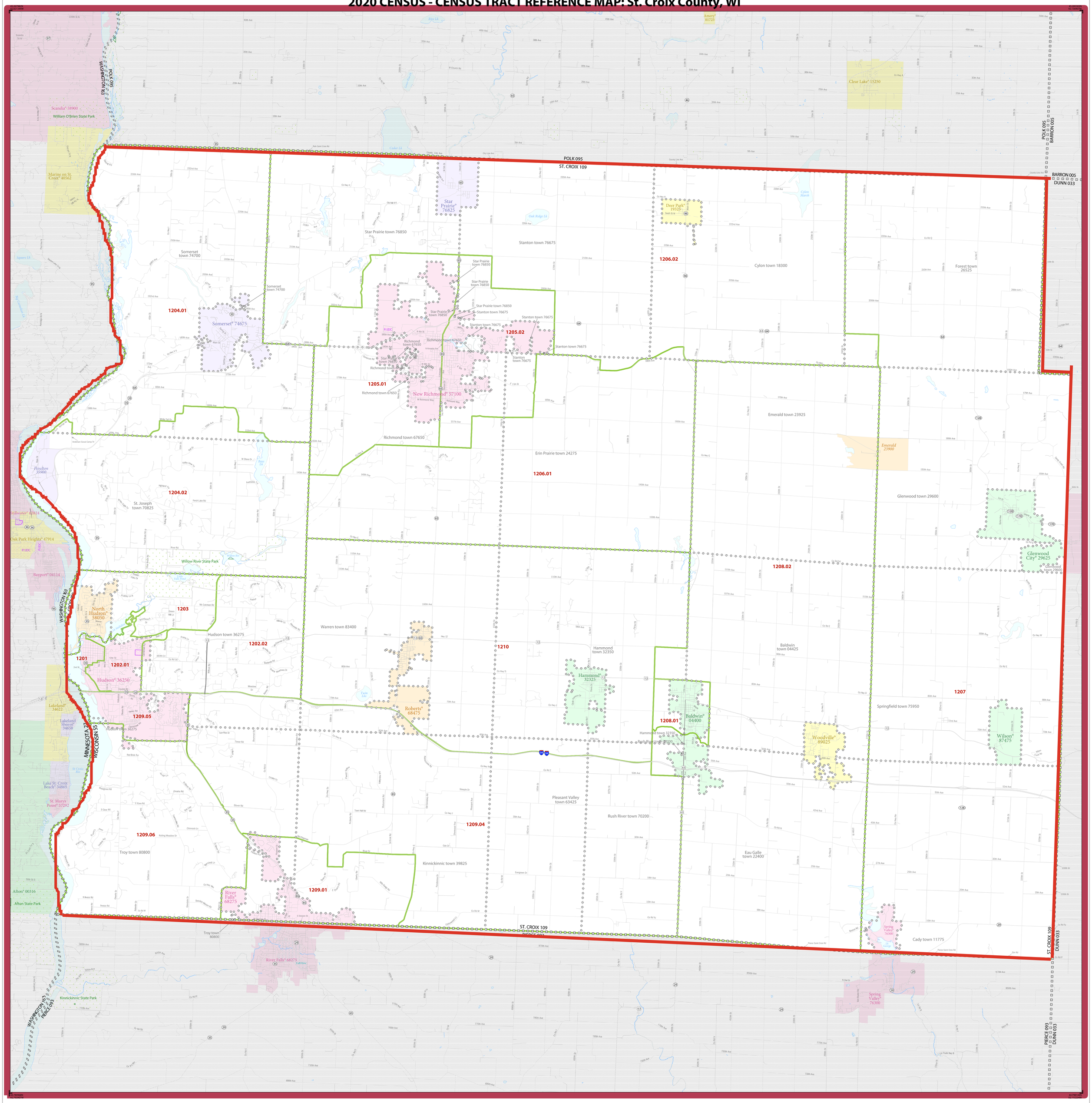

WRIGHT 171
CARVER 019
MCLEOD 085
CARVER 019
HENNEPIN 053
CARVER 019
CARVER 019
SCOTT 139
SCOTT 139
SIBLEY 143
CARVER 019
SIBLEY 143
Hollywood twp 29726
Camden twp 09406
Young America twp 72130
Waconia twp 67450
Laketown twp 35108
Benton twp 05266
Dahlgren twp 14482
Hancock twp 26918
San Francisco twp 58486
Watertown twp 68566
Watertown twp 68566
Watertown twp 68566

2024 FFIEC Census Report - Summary Census Demographic Information
State: 27 - MINNESOTA (MN)
County: 019 - CARVER COUNTY
Tract: All Tracts

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	019	0901.01	Middle	No	119.66	$123,700	$148,019	$124,425	3077	5.49	169	874	983
27	019	0901.02	Middle	No	88.96	$123,700	$110,044	$92,500	3001	9.16	275	911	1082
27	019	0902.00	Middle	No	96.25	$123,700	$119,061	$100,081	4687	7.28	341	1386	1565
27	019	0903.02	Middle	No	115.11	$123,700	$142,391	$119,688	6412	10.98	704	1615	1807
27	019	0903.03	Middle	No	83.68	$123,700	$103,512	$87,015	3773	9.20	347	1093	1334
27	019	0903.04	Upper	No	147.00	$123,700	$181,839	$152,856	3144	6.74	212	1123	1203
27	019	0904.01	Upper	No	162.59	$123,700	$201,124	$169,063	7624	10.15	774	2049	2228
27	019	0904.02	Upper	No	169.16	$123,700	$209,251	$175,889	6500	9.97	648	1898	2088
27	019	0905.01	Upper	No	160.62	$123,700	$198,687	$167,009	2750	11.67	321	898	956
27	019	0905.02	Upper	No	195.87	$123,700	$242,291	$203,669	3056	12.83	392	921	1055
27	019	0905.03	Upper	No	182.99	$123,700	$226,359	$190,276	2606	13.35	348	925	984
27	019	0906.01	Middle	No	91.14	$123,700	$112,740	$94,773	4000	17.78	711	1324	1606
27	019	0906.02	Upper	No	143.94	$123,700	$178,054	$149,665	2949	11.87	350	1009	1086
27	019	0907.02	Upper	No	173.90	$123,700	$215,114	$180,824	3723	23.23	865	1094	1052
27	019	0907.03	Upper	No	121.42	$123,700	$150,197	$126,250	4728	15.91	752	1439	1449
27	019	0907.04	Middle	No	98.98	$123,700	$122,438	$102,917	2139	14.59	312	648	785
27	019	0908.01	Middle	No	86.63	$123,700	$107,161	$90,083	7300	20.95	1529	1714	2361
27	019	0908.02	Upper	No	193.44	$123,700	$239,285	$201,141	2371	10.42	247	628	712
27	019	0909.01	Upper	No	139.45	$123,700	$172,500	$145,000	3188	20.29	647	1037	1046
27	019	0909.02	Middle	No	104.40	$123,700	$129,143	$108,558	2044	11.15	228	653	871
27	019	0910.01	Middle	No	93.59	$123,700	$115,771	$97,321	5280	41.61	2197	1048	1334
27	019	0910.02	Upper	No	121.20	$123,700	$149,924	$126,026	6768	19.75	1337	1793	1913
27	019	0911.00	Middle	No	110.54	$123,700	$136,738	$114,939	7554	13.70	1035	2141	2437
27	019	0912.01	Middle	No	82.00	$123,700	$101,434	$85,268	5112	9.74	498	1409	1635
27	019	0912.02	Middle	No	112.21	$123,700	$138,804	$116,681	3136	7.65	240	1059	1204

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

2020 CENSUS - CENSUS TRACT REFERENCE MAP: St. Croix County, WI



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲ ▼	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD)[1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP)[2]		*Incline Village 35100*
Census Tract[3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '°' following an MCD name denotes a false MCD. A '°' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:61,303

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 43 18 27
2nd Standard Parallel: 46 30 33
Central Meridian: -89 34 05
Latitude of Projection's Origin: 42 30 25
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: St. Croix County (109)
ENTITY TYPE: County or statistically equivalent entity
ST: Wisconsin (55)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 2495551090001

United States® Census 2020

2024 FFIEC Census Report - Summary Census Demographic Information
MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI
State: 55 - WISCONSIN (WI)
County: 109 - ST. CROIX COUNTY
Tract: All Tracts

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
55	109	1201.00	Middle	No	85.45	$123,700	$105,702	$88,854	2038	8.59	175	545	778
55	109	1202.01	Middle	No	95.25	$123,700	$117,824	$99,048	6018	8.54	514	1699	2221
55	109	1202.02	Upper	No	132.15	$123,700	$163,470	$137,413	5344	8.16	436	1710	1840
55	109	1203.00	Middle	No	119.92	$123,700	$148,341	$124,693	5777	8.27	478	1936	2365
55	109	1204.01	Middle	No	89.58	$123,700	$110,810	$93,149	7148	9.00	643	1844	2375
55	109	1204.02	Middle	No	119.86	$123,700	$148,267	$124,635	4340	6.73	292	1704	1810
55	109	1205.01	Moderate	No	75.79	$123,700	$93,752	$78,806	6382	10.67	681	1345	1806
55	109	1205.02	Middle	No	87.99	$123,700	$108,844	$91,490	6338	9.31	590	1704	2383
55	109	1206.01	Middle	No	98.22	$123,700	$121,498	$102,128	2866	7.96	228	716	880
55	109	1206.02	Middle	No	87.55	$123,700	$108,299	$91,033	5533	6.29	348	1888	2330
55	109	1207.00	Moderate	No	79.50	$123,700	$98,342	$82,672	4766	6.15	293	1451	1879
55	109	1208.01	Middle	No	80.36	$123,700	$99,405	$83,556	3733	10.77	402	1008	1240
55	109	1208.02	Moderate	No	77.72	$123,700	$96,140	$80,820	5150	6.74	347	1521	1917
55	109	1209.01	Middle	No	93.77	$123,700	$115,993	$97,500	4582	7.55	346	1170	1431
55	109	1209.04	Middle	No	113.28	$123,700	$140,127	$117,794	4443	7.13	317	1423	1555
55	109	1209.05	Middle	No	89.08	$123,700	$110,192	$92,631	7179	14.65	1052	1546	2116
55	109	1209.06	Upper	No	140.38	$123,700	$173,650	$145,964	3966	7.67	304	1280	1320
55	109	1210.00	Middle	No	95.93	$123,700	$118,665	$99,750	7933	7.98	633	2277	2801

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

PLATINUM BANK

COMMUNITY REINVESTMENT ACT POLICY

PURPOSE AND OBJECTIVE

The Board of Directors and Management of Platinum Bank are committed to meeting the credit needs in the community and surrounding communities where the bank is located. This includes low and moderate income neighborhoods. To achieve this, we will conduct bank activities using safe and sound bank operations and will comply with the purpose of the Community Reinvestment Act.

This policy is in place to ensure the bank establishes a CRA program that meets the following performance standards:

a. Lending Test – Evaluates the bank records in helping to meet the credit needs through its overall lending related activities (bank's loan-to-deposit ratio), lending activities in the defined assessment area, and lending related activities to borrowers of different income levels and businesses, which may include farms of different sizes. The test will also review the geographic distribution of the bank's loans and their response to written complaints about its performance in helping to meet credit needs in its assessment area.
b. Community Development Test – Evaluates the bank records to determine the responsiveness of bank's community development activities to the needs and opportunities in the defined assessment area. These will have the primary purpose of affordable housing, community services targeted to low- and moderate-income individuals, activities that promote economic development by financing small businesses or/and activities that revitalize or stabilize low- and moderate-income geographies.

RESPONBILITY

The Board of Directors will appoint the Audit / Risk Management Committee to oversee the development and maintenance of this policy and a CRA Officer to carry it out. The CRA Officer will be responsible for administering the program described in this policy and will report to management and the Audit / Risk Management Committee on CRA performance through periodic evaluation of internal and agency examination reports and will evaluate the bank's CRA performance at least annually at a regular scheduled board meeting.

ASSESSMENT AREA

The Community Reinvestment Act assessment area for Platinum Bank includes the counties of Washington, Ramsey, Dakota,Hennepin, Anoka and Carver Counties in Minnesota and St. Croix County in Wisconsin. These counties are encompassed by the Minnesota/St. Paul Metropolitan Statistical Area (MSA). The Bank will serve the needs of all businesses and the individuals who live and work in this area.

The choice of assessment area complies with the FDIC's CRA Assessment Area delineation. The assessment area must include geographies in which the bank has its main office and branches as well as where it originates a substantial portion of its loans.

POLICY

In compliance with the Community Reinvestment Act, the CRA Officer will assure that:

1. Assures that the CRA Notice is posted in the banks offices as required.

2. Maintains a file containing information that is available to the public. This information includes:

    - All written comments received and bank responses as required under the regulation
    - A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC.
    - A list of the bank's branches (if any), their street addresses and geographies
    - A list of branches opened or closed by the bank (if any) as required in the regulation
    - A list of services, hours of operations and transaction fees as required under the regulation
    - A map of each assessment area showing the boundaries of the area
    - The banks loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio
    - Home Mortgage Disclosure Act (HMDA) disclosure statement provided by the Federal Financial Institutions Examination Council pertaining to the bank for each of the prior two calendar years. The bank will place the statement(s) in the public file within three business days after receipt.
    - Community Development activities including:
        - The total number and dollar amount of community development loan, qualified investments, and community development services, including:
            - The total number and dollar amount of community development activities on an annual basis, and
            - Complete listing of loans, investments, and services or consistent summary listing (by category such as affordable housing, economic development, etc.) of community development activities.
        - A determination of the opportunities and need for community development activities, including:
            - Information on any self-assessment performed by the bank,
            - Information from the examiner's assessment based, for example, on review of current economic and demographics conditions, and
            - Activities of similarly situated banks based, for example, on review of recent public evaluations and information obtained from community contacts.

- An analysis of the institution's capacity to meet the community development needs of the assessment area(s), including the use of quantitative performance measures such as:
    - The ratio of community development loans to net loans,
    - The ratio of community development investments to total investments or total assets, and
    - Any other performance ratios which support the analysis.
- Any other information the bank chooses

The bank will make the information available for inspection by the public upon request and at no cost the following information:

- All information in the public file
- A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch
- Within five calendar days of the request, all the information in the public file relating to the assessment area in which the branch is located.

The information will be current as of April 1 of each year.

3. Maintains proper files of public comments relating to the bank's CRA performance. This includes detailed procedures on how responses if appropriate are made to any complaints received. These complaints will be maintained in the CRA comments file along with the bank's response. Complaints will be reviewed to determine if policy or procedural changes need to occur to assure no additional complaints are received.

4. Identifies the needs of the community including low and moderate income areas and individuals and development ways to meet these community needs.

5. Ensures that an audit of the banks CRA performance is conducted in alignment with the Annual Approved Audit Schedule and Audit Program Risk Assessment approved by the Audit and Risk Management Committee. This audit may be done by a qualified staff member independent of the function or by a qualified outside consultant.

TRAINING

Training on CRA will be conducted on an annual basis to all bank personnel. This training may be done by the Compliance and Risk Management Officer, or computer based training may be used. This training will be documented, and a list of all attendees will be kept along with the training material used to conduct the training.

LOAN-TO-DEPOSIT RATIOS

2023			
3/31/23	**6/30/23**	**9/30/23**	**12/31/23**
101.89%	114.86%	108.22%	109.75%
2024			
3/31/24	**6/30/24**	**9/30/24**	**12/31/24**
109.19%	101.81%	97.39%	102.62%

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this website.